

BRISTOL CITIZENS ADVICE BUREAU

England & Wales · Charity number 1012557

Details

Status Registered

Legal form Charitable company

Company number [02684649](#)

Registered 1992-07-03

Register [View on the Charity Commission register](#)

Contact

Address 48 Fairfax Street
Bristol
BS1 3BL

Phone 01179462560

Email info@citizensadvicebristol.org.uk

Website www.bristolcab.org.uk

Activities

Objects: THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE AREA OF THE CITY OF BRISTOL AND SURROUNDING LOCALITY BY THE ADVANCEMENT OF EDUCATION THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY SICKNESS AND DISTRESS.

Activities: The delivery of community legal advice services to the people of Bristol

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** IN PRACTICE BRISTOL AND ITS IMMEDIATE ENVIRONS
- Bristol City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£943,787	£862,153	£323,274	32
2024-03-31	£911,847	£837,651	£234,142	35
2023-03-31	£799,055	£756,895	£159,946	34
2022-03-31	£837,419	£866,499	£117,786	46
2021-03-31	£863,461	£874,306	£146,866	45

Trustees

Name	Role	Appointed
Andrew John Leahy		2022-10-25
Elizabeth Wainwright		2024-03-26
JULIA Hall		2024-03-26
Jacob Withington		2025-05-06
Lauren Jane Williams		2025-11-04
Lawrie Jones		2024-05-14
Lucy Rachel Saunders		2022-10-25
Marion Galley		2025-06-17
Matthew Walker		2025-05-06
Matthew Walker		2025-05-06
Nadine Maher		2024-05-14
Penny Walster		2025-05-06
Samantha Ann Flowers		2022-10-25

Accounts

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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BRISTOL CITIZENS ADVICE BUREAU
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025**

Trustees

P Parry (resigned 10 December 2024)
R Geller
S Flowers
C Mills (resigned 14 May 2024)
D Taylor (resigned 5 August 2025)
A Leahy
J Forde (resigned 10 December 2024)
L Saunders
M Creese (resigned 25 March 2025)
J Hall (appointed 26 March 2024)
N Maher (appointed 14 May 2024)
E Wainwright (appointed 26 March 2024)
L Jones (appointed 14 May 2024)
J Withington (appointed 6 May 2025)
M Galley (appointed 17 June 2025)
M Walker (appointed 6 May 2025)
P Walster (appointed 6 May 2025)
A Coletto (appointed 6 May 2025)

**Company registered
number**

02684649

**Charity registered
number**

1012557

Registered office

48 Fairfax Street
Bristol
BS1 3BL

Chief executive officer

J Shoesmith

Independent auditors

Randall & Payne LLP
Statutory Auditors
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Bankers

HSBC Bank plc
62 George White Street
Cabot Circus
Bristol
BS1 3BA

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their Annual Report together with the audited financial statements of the Charity for the year 1 April 2024 to 31 March 2025. This Report serves as both the Trustees' Report and the Directors' Report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

As the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report has been omitted.

Objectives and activities

a. Policies and objectives

In setting objectives and planning for activities, the Trustees have had due regard to the Charity Commission's public benefit guidance including 'Public benefit: running a charity (PB2)'.

The Charity's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress, but without limitation, for the benefit of the community in Bristol and surrounding areas. The policy to achieve these objectives is defined by guidelines set by the National Association of Citizens Advice and includes the operation of services within the geographical area.

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

During the year, the Charity focused on the delivery of high-quality advisory services to the local community as its primary objective. To obtain the necessary funding to provide these services, applications were made to various local and national trusts and foundations. The Charity also received funding from other fundraising activities such as individuals participating in running or other events to fundraise for the Charity. In addition, several new contracts for the delivery of services were agreed. New staff and volunteers were recruited and received induction and training.

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity. The Charity would not be able to achieve its objectives without this support. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

Achievements and performance for 2024/2025

a. Financial stability and continuing to build reserves

We retained all our funding contracts from the previous year, increased some of these and added the Transition to eVisa Fund. As such we were able to increase Reserves again, ahead of what now looks to be a more challenging financial outlook going forward.

b. Making a difference

The Charity's delivery model continues to evolve as we explore new ways to extend our reach, including through the innovative Cost of Living Project funded originally by Quartet Community Foundation and now by Bristol City Council via the Household Support Fund.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

The Charity continued to lead the Bristol Advice Partnership, engaging effectively with Bristol City Council on behalf of all the members of the Partnership. The Partnership continues to coordinate joint bids beyond its own membership to fund advice provision where appropriate as well as identifying potential large bids for the future. This year, in partnership with advice providers and other stakeholders across the city, the Partnership produced an Advice Strategy for Bristol City Council, to identify the key risks and opportunities faced by the sector, and therefore inform their future commissioning.

The Charity managed 29,649 advice issues on behalf of 5,499 clients (an increase of 39%) in 2024/2025. Services are continually adapted to manage the ever-growing demand for advice, introducing new projects and new ways of delivering services. Whilst welfare benefits and debt continue to be the most common areas of advice, particularly relating to fuel poverty, we continue to see an increased demand for housing and employment advice. A new cohort of younger clients continues to seek advice as their employment and domestic situations have been adversely affected by the cost-of-living crisis, leading to a need for holistic advice covering many different subject areas.

The Charity holds the Advice Quality Standard (AQS) in all key areas of advice, and it also retains accreditation for immigration work at OISC level 3. The AQS accreditation is for 3 years and was last renewed in March 2024. During the year the Charity undertook the Leadership Self-Assessment quality audit of operations, management and governance procedures as part of the Citizens Advice Quality and Performance Framework, achieving the highest score which confirmed that its leadership and management processes are robust, while also making recommendations on how these can be further strengthened.

In addition to the grant from Bristol City Council, the Charity received grants from: national Citizens Advice, Bristol Wessex Water Billing Service, Money and Pension Service, Department for Work and Pensions, Macmillan Cancer Support, John James Foundation Bristol, Quartet Community Foundation, The Bristol and North Somerset MS Societies, Clarion Housing Association via St. Paul's Advice Centre, Warm Homes and Money Project via the Centre for Sustainable Energy, Nisbet Trust, Simmons and Simmons LLP, Sovereign Housing Association, South & East Bristol Foodbanks, North Bristol & South Gloucestershire Foodbanks, University of Bristol, Seetec Pluss, North Bristol NHS Trust, Burges Salmon Charitable Trust, Leonard Laity Stoaite Charitable Trust, Lloyd Robinson Family Trust, Medlock Charitable Trust, St Stephen & St James Charitable Trust, National Benevolent Charity, and the Home Office, as well as a range of smaller grants and amounts of money that support our work. These funding streams combined to enable the Charity to deliver its advice services in Bristol.

The Charity generally raises its funding by making applications to organisations willing to fund advice services and to trusts and foundations offering charitable support. The Charity accepts donations from clients and supporters and the public is able to make donations via the organisation's website. From time-to-time members of staff or volunteers undertake charitable activities on behalf of the organisation, for example entering into sponsored running events, but any such activity is managed as a private activity by those involved. The Charity has not received any complaints about its fundraising activities.

Our twin aim is to campaign on the issues affecting the community, or groups within it, and lobby decision and policy makers to bring about change. We call this Research and Campaigns and have worked hard this year to develop that element of our service. Outcomes included: briefing Bristol MPs and their caseworkers on issues faced by clients in their constituencies including negative household budgets; launching a very successful local campaign to improve conditions for social housing tenants, many of whom were living without any floor coverings due to faulty practice; and initiated discussions with the University of Bristol on future research collaborations, including hosting student placements.

Our plans for the year ahead include the following:

- Answering more calls to our telephone advice line, something requested by our community
- Developing new tools and using technologies that make us more efficient, helping more people to a higher standard

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

- Assessing how Advice Trainees could help us reduce the service interruption caused by staff vacancies. We're also exploring how trainees can help us attract new cohorts, including those that better represent the diversity of the city
- Researching and developing the concept for a new domestic abuse advice service. This would help survivors secure court orders to protect themselves and any children, before connecting them with support services that can help them rebuild their lives.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Financial review

Income for the year 2024/2025 was £951,286 (2024: £911,847) and the surplus for the year was £89,133 (2024: £74,196). Total unrestricted and restricted funds at 31 March 2025 were £323,274 (2024: £234,142). The free reserves available to the Charity at the year-end were £323,274 (2024: £234,142).

Overall funding levels remained stable during the year, particularly in respect of major funds. The Charity was impacted by a decrease in availability of new funding opportunities during the year and by uncertainty around one major government funded scheme and the resulting potential redundancy liabilities. At the end of the year reserves represented c.33% of annual expenditure, or just over 3.9 months annual running costs. The Trustees continue to be focussed on adhering to the Reserves Policy and improving the Reserves position, but are pleased with the progress being made and the direction of travel. We are prepared for what may be a challenging year in 2025-26, with some of our larger funds due for renewal at a time when funders themselves are of course under increasing financial pressure.

The Charity is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The organisation maintains a projection of income for at least two years ahead and ensures that this continues to be derived from as wide a variety of sources as possible. The Trustees take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation, that it could not be managed to continue to provide a best value advice service. The reserves may also be used for fundraising activities or used to ensure the Charity's IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

The Trustees extend their gratitude to Bristol City Council, who continued to support the core operating capacity of the Charity. The Trustees also thank their other funders listed above and the many donations received. The Charity did not have any borrowings from either providers of funding or other sources at the Balance Sheet date.

Structure, governance and management

a. Constitution

The Charity is a Company Limited by Guarantee (Registered Number 2684649) having no share capital governed by its Memorandum and Articles of Association dated 9 July 2002 as amended by special resolution on 5 September 2006. It is registered as a Charity with the Charity Commission (Registered Number 1012557). In accordance with a national rebranding process the organisation has adopted the operating name Citizens Advice Bristol, however the legally registered name remains Bristol Citizens Advice Bureau.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

b. Trustees

The Trustees, who are also the Directors for the purpose of company law and who served during the year, are shown on page 1.

Trustees are elected from the local community and are elected by the Charity's Members at the annual general meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

Trustees receive induction training when they join the Trustee Board, spending time observing the running of the organisation and learning about the services offered. Additionally, many attend national training and induction events run by Citizens Advice, the national Charity. All Trustees undertake training in the requirements of GDPR and complete the training for SMCR, as required by the Financial Conduct Authority. The Trustee Board members complete a board effectiveness appraisal each year. The standard of the organisation's governance is assessed every year by Citizens Advice.

None of the Trustees has any beneficial interest in the company. All the Trustees are Members of the company and guarantee to contribute £1 in the event of a winding up.

The Trustee Board is responsible for governance and setting the strategic direction and the policies of the Charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet at least six times per year and delegate the day-to-day operation of the organisation to the Chief Executive Officer. The Trustee Board is independent from the management team and Trustees are not involved in day-to-day operational matters.

The Trustees are responsible for setting salary levels for the organisation. The current full-time salary of the highest paid member of staff this year is £50,440.

Approved by order of the members of the board of Trustees and signed on their behalf by:

R Geller

R Geller (Jan 8, 2026 16:26:28 GMT+1)

.....
R Geller

A Leahy A Leahy (Jan 8, 2026 17:39:47 GMT)

.....
A Leahy

Date: 08/01/2026

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Bristol Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

BRISTOL CITIZENS ADVICE BUREAU
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

BRISTOL CITIZENS ADVICE BUREAU
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit planning process gave consideration to the risk of material misstatement in the financial statements, using the calculated materiality level which itself factored in the nature of the Charity's operations and the interpreted levels of inherent and control risk.

In assessing the risk of fraud we reviewed management's own assessment of potential for fraud within the entity and reviewed judgements made by management to identify possible bias, in addition to any opportunity and incentive for fraud that are inherent in the nature of the Charity's operations. Our detailed testing included review of accounting estimates and judgements and validation of prime ledger entries.

We confirmed our knowledge of the legal and regulatory environment of the entity through discussions with management. We analysed all information available to us in respect of relevant laws and regulations, including the Companies Act 2006, the Charities SORP and relevant UK tax legislation and enquired with management as to any possible breaches in the aforementioned.

We agreed the accuracy of the financial statements to the supporting management information provided by the client and tested individually on a sample basis the income and expenditure in the financial statements to consider the business rationale behind the transactions and the accuracy of the financial records.

Our audit testing did not identify any issues in respect of the matters listed above, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

BRISTOL CITIZENS ADVICE BUREAU
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**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Benjamin Burch ACA (Senior Statutory Auditor)

Randall & Payne LLP

Statutory Auditors
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Date: 08/01/2026

Randall & Payne LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	2	72,886	-	72,886	29,389
Charitable activities	3	245,767	590,417	836,185	882,319
Investment Income	4	481	-	481	139
Other income	5	41,735	-	41,735	-
Total income		360,869	590,417	951,286	911,847
Expenditure on:					
Charitable activities		219,759	642,394	862,153	837,651
Total expenditure		219,759	642,394	862,153	837,651
Net expenditure for the year		141,110	(51,977)	89,133	74,196
Transfers between funds	13	(51,977)	51,977	-	-
Net movement in funds		89,133	-	89,133	74,196
Reconciliation of funds:					
Total funds at 1 April		234,142	-	234,142	159,946
Net movement in funds		89,133	-	89,133	74,196
Total funds at 31 March		323,275	-	323,275	234,142

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 14 to 27 form part of these financial statements. All activities of the Charity are classed as continuing.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	10	1,820	5,154
		<u>1,820</u>	<u>5,154</u>
Current assets			
Debtors	11	127,944	60,882
Cash at bank and in hand		250,358	242,361
		<u>378,302</u>	<u>303,243</u>
Current liabilities			
Creditors: amounts falling due within one year	12	(56,848)	(74,255)
		<u>321,454</u>	<u>228,988</u>
Net current assets			
		<u>323,274</u>	<u>234,142</u>
Charity funds			
Restricted funds	13	-	-
Unrestricted funds	13	323,274	234,142
		<u>323,274</u>	<u>234,142</u>
Total funds		<u>323,274</u>	<u>234,142</u>

BRISTOL CITIZENS ADVICE BUREAU
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REGISTERED NUMBER: 02684649

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2025

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 145 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

R Geller

R Geller (Jan 8, 2026 16:26:28 GMT+1)

.....
R Geller

A Leahy

A Leahy (Jan 8, 2026 17:39:47 GMT)

.....
A Leahy

Date: 08/01/2026

The notes on pages 14 to 27 form part of these financial statements.

BRISTOL CITIZENS ADVICE BUREAU
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STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash generated/(used) in operating activities	7,517	(20,691)
Cash flows from investing activities		
Investment income	480	139
Net cash provided by investing activities	480	139
Change in cash and cash equivalents in the year	7,997	(20,552)
Cash and cash equivalents at the beginning of the year	242,361	262,913
Cash and cash equivalents at the end of the year	250,358	242,361

The notes on pages 14 to 27 form part of these financial statements

BRISTOL CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bristol Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

The Bristol Citizens Advice Bureau has net current assets of £321,454 (2024:£228,988) and total net assets of £323,274 (2024: £234,142). After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the Charity acts as an agent for the client, the amount of revenue recognised is limited to the commission receivable for that service after making provision for any losses foreseen. The amounts collected on behalf of the principal are not revenue of the Charity as they are not exposed to the risks and rewards of the transactions due to the amount the Charity earns is predetermined.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. Accounting policies (continued)

1.4 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures, fittings and equipment - 10% and 33% straight line

1.7 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Accounting policies (continued)

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

1.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.11 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

2. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Donations	72,886	72,886	29,389

3. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Provision of advice and information	-	12,362	12,362	-
Bristol City Council	146,120	-	146,120	146,120
Macmillan	-	190,975	190,975	163,944
MAS SW (F2F)	-	153,935	153,935	164,945
Smaller grants	99,647	56,395	156,042	155,485
East Bristol Food Bank	-	44,334	44,334	40,053
North Bristol Foodbank	-	35,663	35,663	31,953
Cost of Living	-	-	-	79,819
Household Support Fund	-	96,753	96,753	100,000
	<u>245,767</u>	<u>590,417</u>	<u>836,184</u>	<u>882,319</u>
<i>Total 2024</i>	<u>268,170</u>	<u>614,149</u>	<u>882,319</u>	

4. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Bank Interest	481	481	139
<i>Total 2024</i>	<u>139</u>	<u>139</u>	

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

4. Investment income (continued)

5. Other Income

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Other Income	41,735	41,735	-

6. Analysis of expenditure by activities

	Direct Costs 2025 £	Support costs 2025 £	Total funds 2025 £	Total funds 2024 £
Provision of advice and information	525,657	336,496	862,153	837,651
<i>Total 2024</i>	<i>585,035</i>	<i>252,616</i>	<i>837,651</i>	

Analysis of support costs

	Provision of advice and information 2025 £	Total funds 2025 £	Total funds 2024 £
Staff costs	161,231	161,231	92,421
Premises costs	64,409	64,409	62,869
General office costs	106,651	106,651	89,986
Governance costs	3,040	3,040	7,000
Other	1,165	1,165	340
	336,496	336,496	252,616
<i>Total 2024</i>	<i>252,616</i>	<i>252,616</i>	

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

6. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

7. Auditors' remuneration

	2025	2024
	£	£
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts - inclusive of VAT	6,600	5,760
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	1,440	1,320

8. Staff costs

	2025	2024
	£	£
Wages and salaries	576,783	588,552
Social security costs	36,767	37,405
Contribution to defined contribution pension schemes	19,019	15,030
	632,569	640,987

The average number of persons employed by the Charity during the year was as follows:

	2025	2024
	No.	No.
Employees	35	35

No employee received remuneration amounting to more than £60,000 in either year.

During the year, no Trustees received any remuneration or other benefits (2024: £nil).

During the year, no Trustees incurred expenses (2024: £nil).

The Senior Management team includes the posts of Director, HR & Admin Manager and Advice Services Manager.

The aggregated payroll costs for the senior management team were £107,444 (2024: £101,181).

9. Taxation

The Charity is exempt from corporation tax on its charitable activities.

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

10. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost or valuation	
At 1 April 2024	132,860
At 31 March 2025	132,860
Depreciation	
At 1 April 2024	127,706
Charge for the year	3,334
At 31 March 2025	131,040
Net book value	
At 31 March 2025	1,820
At 31 March 2024	5,154

11. Debtors

	2025 £	2024 £
Trade debtors	75,026	17,647
Other debtors	221	2,450
Prepayments and accrued income	52,697	40,785
	127,944	60,882

BRISTOL CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

12. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	7,583	29,063
Social security and other taxes	240	2,600
Other creditors	32	2,949
Accruals and deferred income	48,993	39,643
	56,848	74,255

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

13. Movement in funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
General Funds - all funds	234,142	356,778	(215,669)	(51,977)	323,274
Restricted funds					
Money Advice Services	-	153,935	(168,418)	14,483	-
Macmillan	-	190,974	(191,570)	596	-
Cost of living	-	55,200	(55,200)	-	-
East Bristol Foodbank	-	67,171	(92,740)	25,569	-
North Bristol Foodbank	-	54,347	(56,834)	2,487	-
Bristol NHS Trust	-	10,224	(17,463)	7,239	-
Household Support Fund	-	32	-	(32)	-
SeeTec	-	15,980	(17,365)	1,385	-
Debt Modernization	-	24,554	(24,554)	-	-
E-Visa	-	18,000	(18,250)	250	-
	-	590,417	(642,394)	51,977	-
Total of funds	234,142	947,195	(858,063)	-	323,274

BRISTOL CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

13. Statement of funds (continued)

Money Advice Services

This fund represents funds received as part of a multi-agency contract in the city led by Talking Money, A Bristol based debt advice agency. Money Advice Service (now renamed as MAPS - The Money and Pension Service) is a government organisation that funds not for profit debt advice. The advice is subject to FCA regulation and advisers work to stringent quality standards. All staff working on the project are required to have passed professional qualifications administered by the Institute of Money Advisers. The service is available to the public in the usual way.

Cost of Living Project

A project delivered in the city's Welcoming Spaces, and provides information to those affected by the cost of living crisis.

Macmillan

Macmillan Cancer Support are funding a Benefits Support Service for the Bristol CAB so that a personal advice service may be provided to people with cancer in Avon.

Children of the 90s

A generalist advice service to support the participants of this sociological research programme run by the University of the West of England.

East Bristol Foodbank

Supports people who need foodbank help including budgeting, debt, and exploring other charitable support.

North Bristol Foodbank

Supports people who need foodbank help including budgeting, debt, and exploring other charitable support.

Bristol NHS Trust

Bristol NHS Trust is a generalist advice service for NHS staff.

Household Support Fund

This funding from Department for Work and Pensions, via Bristol City Council, was purposed with helping people cope with the cost of living crisis. We used it to continue and extend our Cost of Living and Foodbank projects..

SeeTec

Provides predominantly housing and money advice for those where the advice issue represents a barrier to employment.

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

13. Statement of funds (continued)

Movement in funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
General Funds - all funds	159,946	297,698	(219,400)	(4,102)	234,142
Restricted funds					
Money Advice Services	-	164,945	(163,968)	(977)	-
Macmillan	-	163,944	(164,038)	94	-
Children of the 90s	-	14,671	(14,755)	84	-
Cost of living	-	79,819	(80,293)	474	-
East Bristol Foodbank	-	40,053	(42,804)	2,751	-
North Bristol Foodbank	-	31,953	(32,399)	446	-
Bristol NHS Trust	-	8,586	(8,672)	86	-
Household Support Fund	-	100,000	(101,114)	1,114	-
SeeTec	-	10,178	(10,208)	30	-
	-	614,149	(618,251)	4,102	-
Total of funds	159,946	911,847	(837,651)	-	234,142

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
General funds	234,142	356,778	(215,669)	(51,977)	323,274
Restricted funds	-	590,417	(642,394)	51,977	-
	<u>234,142</u>	<u>947,195</u>	<u>(858,063)</u>	<u>-</u>	<u>323,274</u>

Summary of funds - prior year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
General funds	159,946	297,698	(219,400)	(4,102)	234,142
Restricted funds	-	614,149	(618,251)	4,102	-
	<u>159,946</u>	<u>911,847</u>	<u>(837,651)</u>	<u>-</u>	<u>234,142</u>

15. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,820	1,820
Current assets	378,302	378,302
Creditors due within one year	(56,848)	(56,848)
Total	<u>323,274</u>	<u>323,274</u>

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	5,154	5,154
Current assets	303,243	303,243
Creditors due within one year	(74,255)	(74,255)
Total	<u>234,142</u>	<u>234,142</u>

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	<u>89,133</u>	<u>74,196</u>
Adjustments for:		
Depreciation	3,334	7,195
Investment income	(481)	(139)
(Increase)/decrease in debtors	(67,062)	1,833
Decrease in creditors	(17,407)	(103,776)
Net cash inflow/(outflow) from operating activities	<u>7,517</u>	<u>(20,691)</u>

17. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	250,358	242,361
Total cash and cash equivalents	<u>250,358</u>	<u>242,361</u>

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

18. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	242,361	7,997	250,358
	<u>242,361</u>	<u>7,997</u>	<u>250,358</u>

19. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £Nil (2024 - £Nil) were payable to the fund at the balance sheet date and are included in creditors.

Contributions payable by the Charity for the year amounted to £19,019 (2024 - £15,030).

20. Operating lease commitments

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Within 1 year	17,121	17,283
Within 2 and 5 years	68,485	68,485
Later than 5 years	17,121	34,243
	<u>102,727</u>	<u>120,011</u>

21. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2025.

Accounts

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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BRISTOL CITIZENS ADVICE BUREAU
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2024**

Trustees

P Parry
R Geller
S Flowers
C Mills (resigned 14 May 2024)
B Mutton-Phillips (resigned 19 December 2023)
R Tilling (resigned 2 May 2023)
D Taylor
A Leahy
J Forde
L Saunders
M Creese
J Causton (appointed 26 March 2024)
N Maher (appointed 14 May 2024)
E Wainwright (appointed 26 March 2024)
L Jones (appointed 14 May 2024)

**Company registered
number**

02684649

**Charity registered
number**

1012557

Registered office

48 Fairfax Street
Bristol
BS1 3BL

Chief executive officer

K Kerr (resigned 5 March 2023)
J Shoesmith (appointed 5 July 2023)

Independent auditors

Randall & Payne LLP
Statutory Auditors
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Bankers

HSBC Bank plc
62 George White Street
Cabot Circus
Bristol
BS1 3BA

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2023 to 31 March 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

The Charity's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress, but without limitation, for the benefit of the community in Bristol and surrounding areas. The policy to achieve these objectives is defined by guidelines set by the National Association of Citizens Advice and includes the operation of services within the geographical area.

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

In the past year, the Charity focused on the delivery of high-quality advisory services to the local community as its primary objective. To obtain the necessary funding to provide these services, applications were made to various local and national trusts and foundations. The Charity also received funding from other fundraising activities such as individuals participating in running or other events to fundraise for the Charity. In addition, several new contracts for the delivery of services were agreed. New staff and volunteers were recruited and received induction and training.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake. The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity. The Charity would not be able to achieve its objectives without this support. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance for 2023/2024

a. Financial stability and continuing to build reserves

CAB has been nimble in responding to the financial pressures that arose as a result of the end of the Help to Claim contract. This included a staff restructure to reduce costs as well as a series of other cost-saving initiatives. A Board Working Group – the New Funding Opportunities Working Group – was established to help identify and prepare applications to suitable trusts, foundations, and potential corporate partners, with a particular focus on unrestricted funding. The Working Group has been successful in attracting new funding, often unrestricted.

The CEO remained focussed on renewing existing contracts as well as in developing new revenue streams that would allow us to reach more people in need of our support. We expanded our relationship with food banks in Bristol as well as entering into new contractual arrangements with Children of the 90s and others. As a result of these efforts, the Charity was able to meet its financial obligations for the financial year and has secured a stable baseline of funding through until 2024. We have been successful in increasing reserves although continuing to do so remains a priority.

b. Making a difference

The Charity's delivery model continues to evolve as we explore new ways to extend our reach, including through the innovative Cost of Living Project funded originally by Quartet Community Foundation and then by Bristol City Council via the Household Support Fund.

The Charity continued to lead the Bristol Advice Partnership, engaging effectively with Bristol City Council on behalf of all the members of the Partnership. The Partnership continues to coordinate joint bids within the city to fund advice provision where appropriate as well as identifying potential large bids for the future.

The Charity managed 25,158 enquiries on behalf of 3,963 clients in 2023/2024. Services are continually adapted to manage the ever-growing demand for advice, introducing new projects and new ways of delivering services.

Whilst welfare benefits and debt continue to be the most common areas of advice, particularly relating to fuel poverty, CAB continues to see an increased demand for housing and employment advice. A new cohort of younger clients has sought advice as their employment and domestic situations have been adversely affected by the cost-of-living crisis, leading to a need for holistic advice covering many different subject areas.

The Charity holds the Advice Quality Standard (AQS) in all key areas of advice plus casework accreditation in welfare benefits, debt, and housing, disabilities and young people's issues; and it also retains accreditation for immigration work at OISC level 3. The AQS accreditation is for 3 years and was last renewed in March 2024.

During the year the Charity undertook the Leadership Self-Assessment quality audit of operations, management and governance procedures as part of the Citizens Advice Quality and Performance Framework, whose results confirmed that its leadership and management processes are robust, while also making recommendations on how these can be further strengthened.

In addition to the grant from Bristol City Council, the Charity received grants from: national Citizens Advice, Bristol Wessex Water Billing Service, Money and Pension Service, Department for Work and Pensions, Macmillan Cancer Support, John James Foundation Bristol, Quartet Community Foundation, The Bristol and North Somerset MS Societies, Clarion Housing Association via St. Paul's Advice Centre, Warm Homes and Money Project via the Centre for Sustainable Energy, Nisbet Trust, Simmons and Simmons LLP, Sovereign Housing Association, South & East Bristol Foodbanks, North Bristol & South Gloucestershire Foodbanks, University of Bristol, Seetec Pluss, North Bristol NHS Trust as well as a range of smaller grants and amounts of money that support our work. These funding streams combined to enable the Charity to deliver its advice services in Bristol.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance for 2023/2024 (continued)

The Charity generally raises its funding by making applications to organisations willing to fund advice services and to trusts and foundations offering charitable support. The Charity accepts donations from clients and supporters and the public is able to make donations via the organisation's website. From time-to-time members of staff or volunteers undertake charitable activities on behalf of the organisation, for example entering into sponsored running events, but any such activity is managed as a private activity by those involved. The Charity has not received any complaints about its fundraising activities.

Strategy and business plan

The Charity developed a new Strategy and Business Plan in March 2023, to better reflect the organisation's aspirations and direction of travel, the Strategic Priorities and focus areas were:

1. Advice and Clients – we will listen to what our clients need and act on the evidence gained to design and deliver high-quality services, focussing on
 - Service Model development
 - Advice Quality
 - Targeted Services
 - Technology
2. People – we will value, develop and retain our workforce (volunteers, paid staff, and trustees), focussing on:
 - Senior staff and trustees
 - Staff appraisal
 - Volunteer Resource Planning
 - Internal Communications
 - Organisational culture
3. Profile - we will be recognised as the leader for advice in the City, focussing on:
 - Research and Campaigns
 - Case studies and impact reports
 - External communications strategy
 - Partnership working
4. Sustainability – we will develop policies and practices that sustain our finances, sustain the environment and deliver sustainable governance, focussing on
 - Three-year financial sustainability strategy
 - Risk identification and management
 - Continuous improvement (utilising National CA frameworks)
 - Continuing strong governance via Trustee board

The Business Plan that supports is reviewed and updated quarterly and approved by the board of Trustees.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Financial review

Income for the year 2023/2024 was £911,847 and the surplus for the year was £74,196. Total unrestricted and restricted funds at 31 March 2024 were £234,142. The free reserves available to the Charity at the year-end were £234,142.

Overall funding levels remained stable during the year, particularly in respect of major funds. The Charity was impacted by a decrease in availability of new funding opportunities during the year and by uncertainties around one major government funded scheme and the resulting potential redundancy liabilities.

At the end of the year reserves represented c.28% of annual expenditure, or just over 3.4 month's annual running costs. The Trustees continue to be focussed on improving the reserves position but are pleased with the progress being made and the direction of travel.

The Charity is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The organisation maintains a projection of income for at least two years ahead and ensures that this continues to be derived from as wide a variety of sources as possible. The Trustees take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation, that it could not be managed to continue to provide a best value advice service. The reserves may also be used for fundraising activities or used to ensure the Charity's IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

The Trustees extend their gratitude to Bristol City Council, who continued to support the core operating capacity of the Charity. The Trustees also thank their other funders listed above and the many donations received. The Charity did not have any borrowings from either providers of funding or other sources at the Balance Sheet date.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management

a. Constitution

The Charity is a Company Limited by Guarantee (Registered Number 2684649) having no share capital governed by its Memorandum and Articles of Association dated 9 July 2002 as amended by special resolution on 5 September 2006. It is registered as a Charity with the Charity Commission (Registered Number 1012557). In accordance with a national rebranding process the organisation has adopted the operating name Citizens Advice Bristol, however the legally registered name remains Bristol Citizens Advice Bureau.

b. Trustees

The Trustees, who are also the Directors for the purpose of company law and who served during the year, are shown on page 1.

Trustees are elected from the local community and are elected by the Charity's Members at the annual general meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

Trustees receive induction training when they join the Trustee Board, spending time observing the running of the organisation and learning about the services offered. Additionally, many attend national training and induction events run by Citizens Advice, the national Charity. All Trustees undertake training in the requirements of GDPR and complete the training for SMCR, as required by the Financial Conduct Authority. The Trustee Board members complete a board effectiveness appraisal each year. The standard of the organisation's governance is assessed every year by Citizens Advice.

None of the Trustees has any beneficial interest in the company. All the Trustees are Members of the company and guarantee to contribute £1 in the event of a winding up.

The Trustee Board is responsible for governance and setting the strategic direction and the policies of the Charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet at least six times per year and delegate the day-to-day operation of the organisation to the Chief Executive Officer. The Trustee Board is independent from the management team and Trustees are not involved in day-to-day operational matters.

The Trustees are responsible for setting salary levels for the organisation. The current full-time salary of the highest paid member of staff this year is £48,500.

c. Locations for delivery of services

The Charity runs a service from a building held on a long lease and community asset transfer from Bristol City Council. This arrangement offers value for money and provides security of tenure and protection for the organisation. The main service is based in the centre of Bristol and is augmented by outreach services in a range of Hospitals, Health Centres, and community settings such as foodbanks across the city and some home visiting services provided via specialist projects.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

d. Citizens Advice

Citizens Advice Bristol (the Charity) is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board to fulfil its charitable objectives and comply with the national membership requirements but are often based on model policies provided by the national body.

The Charity also cooperates and liaises with other advisory services, local charities, and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another Charity, they may be involved in discussions regarding that other Charity but not in the ultimate decision-making process. No such discussions have taken place during the past year.

e. Risks

The Trustees use a risk register to assess and monitor the major risks to which the Charity is exposed and to identify appropriate measures to mitigate risks. The Trustees regularly review major risks and ensure that the mitigating actions are being taken.

The key external risk currently remains the loss of or reduction of funding. To minimise the risk, the Charity continues to seek to diversify its funding sources, to maintain an effective dialogue with funders, to demonstrate the positive impact of service to the city, and to work in close partnership with other agencies.

Internal risks are minimised by the implementation of policies and procedures, including, for example, the safe authorisation of payments as part of the finance regime and quality and performance checking for all advice work to ensure consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

The Trustee Board oversees the information security of all personal information of the organisation's clients, staff, funders, and strategic partners that is processed through the adoption of an appropriate information risk strategy. The Charity holds joint responsibility for client data that is held in the organisation's case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Internal risks to the organisation currently include staffing changes at various levels and the potential loss of volunteers. This is being addressed by the introduction of appropriate support, supervision, and wellbeing opportunities to keep existing staff and volunteers engaged. Volunteer recruitment has continued, supported by a remote working training programme, to ensure that there are always new volunteers in training.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Structure, governance and management (continued)

f. Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

g. Financial risk management

The Trustees have assessed the major risks to which the Charity is exposed, in particular those related to the operations and finances of the Charity, and are satisfied that systems and procedures are in place to mitigate exposure to the major risks.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial . Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Randall & Payne LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:


Robin Geller (Nov 19, 2024 11:23 GMT)
.....
R Geller

Date: 19/11/2024


David Taylor (Nov 19, 2024 11:16 GMT)
.....
D Taylor

19/11/2024

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Bristol Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit planning process gave consideration to the risk of material misstatement in the financial statements, using the calculated materiality level which itself factored in the nature of the Charity's operations and the interpreted levels of inherent and control risk.

In assessing the risk of fraud we reviewed management's own assessment of potential for fraud within the entity and reviewed judgements made by management to identify possible bias, in addition to any opportunity and incentive for fraud that are inherent in the nature of the Charity's operations. Our detailed testing included review of accounting estimates and judgements and validation of prime ledger entries.

We confirmed our knowledge of the legal and regulatory environment of the entity through discussions with management. We analysed all information available to us in respect of relevant laws and regulations, including the Companies Act 2006, the Charities SORP and relevant UK tax legislation and enquired with management as to any possible breaches in the aforementioned.

We agreed the accuracy of the financial statements to the supporting management information provided by the client and tested individually on a sample basis the income and expenditure in the financial statements to consider the business rationale behind the transactions and the accuracy of the financial records.

Our audit testing did not identify any issues in respect of the matters listed above, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Benjamin Burch ACA (Senior Statutory Auditor)
Randall & Payne LLP

Statutory Auditors
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Date: 20/11/2024

Randall & Payne LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	2	29,389	-	29,389	14,423
Charitable activities	3	268,170	614,149	882,319	782,428
Investment Income	4	139	-	139	42
Other income	5	-	-	-	2,162
Total income		297,698	614,149	911,847	799,055
Expenditure on:					
Charitable activities		219,400	618,251	837,651	756,895
Total expenditure		219,400	618,251	837,651	756,895
Net expenditure for the year		78,298	(4,102)	74,196	42,160
Transfers between funds	13	(4,102)	4,102	-	-
Net movement in funds		74,196	-	74,196	42,160
Reconciliation of funds:					
Total funds at 1 April		159,946	-	159,946	117,786
Net movement in funds		74,196	-	74,196	42,160
Total funds at 31 March		234,142	-	234,142	159,946

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 32 form part of these financial statements. All activities of the Charity are classed as continuing,

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET
AS AT 31 MARCH 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	10	5,154	12,349
		<u>5,154</u>	<u>12,349</u>
Current assets			
Debtors	11	60,882	62,715
Cash at bank and in hand		242,361	262,913
		<u>303,243</u>	<u>325,628</u>
Creditors: amounts falling due within one year	12	(74,255)	(178,031)
Net current assets		<u>228,988</u>	<u>147,597</u>
Net assets		<u><u>234,142</u></u>	<u><u>159,946</u></u>
Charity funds			
Restricted funds	13	-	-
Unrestricted funds	13	234,142	159,946
Total funds		<u><u>234,142</u></u>	<u><u>159,946</u></u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2024

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 145 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Robin Geller

Robin Geller (Nov 19, 2024 11:23 GMT)

.....
R Geller

D Taylor

David Taylor (Nov 19, 2024 11:16 GMT)

.....
D Taylor

Date: 19/11/2024

19/11/2024

The notes on pages 18 to 32 form part of these financial statements.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	2024 £	2023 £
Cash flows from operating activities		
Net cash used in operating activities	(20,691)	211,161
Cash flows from investing activities		
Investment income	139	42
Net cash provided by investing activities	139	42
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(20,552)	211,203
Cash and cash equivalents at the beginning of the year	262,913	51,710
Cash and cash equivalents at the end of the year	242,361	262,913

The notes on pages 18 to 32 form part of these financial statements

Cash restrictions

Charity law prohibits the use of net cash inflows on endowed or other restricted funds to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bristol Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

The Bristol Citizens Advice Bureau has net current assets of £228,988 (2023: £147,597) and total net assets of £234,142 (2023: £159,946). After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the Charity acts as an agent for the client, the amount of revenue recognised is limited to the commission receivable for that service after making provision for any losses foreseen. The amounts collected on behalf of the principal are not revenue of the Charity as they are not exposed to the risks and rewards of the transactions due to the amount the Charity earns is predetermined.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1. Accounting policies (continued)

1.4 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	- 10% and 33% straight line
-----------------------	-----------------------------

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1. Accounting policies (continued)

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

2. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	29,389	-	29,389	14,423
	<u>29,389</u>	<u>-</u>	<u>29,389</u>	
<i>Total 2023</i>	<u>12,206</u>	<u>2,217</u>	<u>14,423</u>	

3. Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bristol City Council	146,120	-	146,120	238,882
Macmillan	-	163,944	163,944	176,689
MAS SW (F2F)	-	164,945	164,945	142,118
Smaller grants	122,050	33,435	155,485	45,989
East Bristol Food Bank	-	40,053	40,053	59,554
North Bristol Foodbank	-	31,953	31,953	22,114
Community Fund	-	-	-	10,000
Cost of Living	-	79,819	79,819	87,082
Household Support Fund	-	100,000	100,000	-
	<u>268,170</u>	<u>614,149</u>	<u>882,319</u>	<u>782,428</u>
<i>Total 2023</i>	<u>278,365</u>	<u>504,063</u>	<u>782,428</u>	

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

4. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Bank Interest	139	139	42
	<u> </u>	<u> </u>	<u> </u>
<i>Total 2023</i>	<u> 42 </u>	<u> 42 </u>	

5. Other incoming resources

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Other Income	-	-	2,162
	<u> </u>	<u> </u>	<u> </u>
<i>Total 2023</i>	<u> 2,162 </u>	<u> 2,162 </u>	

6. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £	Total funds 2023 £
Provision of advice and information	585,035	252,616	837,651	756,895
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
<i>Total 2023</i>	<u> 528,024 </u>	<u> 228,871 </u>	<u> 756,895 </u>	

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

6. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Provision of advice and information 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Staff costs	548,566	548,566	486,944
Premises costs	-	-	2,860
General office costs	36,469	36,469	37,496
Other	-	-	724
	<u>585,035</u>	<u>585,035</u>	<u>528,024</u>
<i>Total 2023</i>	<u>528,024</u>	<u>528,024</u>	

Analysis of support costs

	Provision of advice and information 2024 £	Total funds 2024 £	<i>Total funds 2023 £</i>
Staff costs	92,421	92,421	92,448
Premises costs	62,869	62,869	67,377
General office costs	89,986	89,986	61,489
Governance costs	7,000	7,000	7,063
Other	340	340	494
	<u>252,616</u>	<u>252,616</u>	<u>228,871</u>
<i>Total 2023</i>	<u>228,871</u>	<u>228,871</u>	

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

7. Auditors' remuneration

	2024 £	2023 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts - inclusive of VAT	5,760	5,640
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	1,320	1,290
	<u>7,080</u>	<u>6,930</u>

8. Staff costs

	2024 £	2023 £
Wages and salaries	588,552	532,580
Social security costs	37,405	32,990
Contribution to defined contribution pension schemes	15,030	13,822
	<u>640,987</u>	<u>579,392</u>

The average number of persons employed by the Charity during the year was as follows:

	2024 No.	2023 No.
Employees	35	34

No employee received remuneration amounting to more than £60,000 in either year.

During the year, no Trustees received any remuneration or other benefits (2023: £nil).

During the year, no Trustees incurred expenses (2023: £nil).

The Senior Management team includes the posts of Director, HR & Admin Manager and Advice Services Manager.

The aggregated payroll costs for the senior management team were £101,181 (2023:£98,485).

9. Taxation

The Charity is exempt from corporation tax on its charitable activities.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

10. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost or valuation	
At 1 April 2023	132,860
At 31 March 2024	<u>132,860</u>
Depreciation	
At 1 April 2023	120,511
Charge for the year	7,195
At 31 March 2024	<u>127,706</u>
Net book value	
At 31 March 2024	<u><u>5,154</u></u>
At 31 March 2023	<u><u>12,349</u></u>

11. Debtors

	2024 £	2023 £
Trade debtors	17,647	36,549
Other debtors	2,450	43
Prepayments and accrued income	40,785	26,123
	<u><u>60,882</u></u>	<u><u>62,715</u></u>

BRISTOL CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

12. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade creditors	29,063	27,327
Social security and other taxes	2,600	13,446
Other creditors	2,949	-
Accruals and deferred income	39,643	137,258
	74,255	178,031

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

13. Movement in funds

Statement of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
Unrestricted funds					
General Funds - all funds	159,946	297,698	(219,400)	(4,102)	234,142
Restricted funds					
Money Advice Services	-	164,945	(163,968)	(977)	-
Macmillan	-	163,944	(164,038)	94	-
Children of the 90s	-	14,671	(14,755)	84	-
Cost of living	-	79,819	(80,293)	474	-
East Bristol Foodbank	-	40,053	(42,804)	2,751	-
North Bristol Foodbank	-	31,953	(32,399)	446	-
Bristol NHS Trust	-	8,586	(8,672)	86	-
Household Support Fund	-	100,000	(101,114)	1,114	-
SeeTec	-	10,178	(10,208)	30	-
	-	614,149	(618,251)	4,102	-
Total of funds	159,946	911,847	(837,651)	-	234,142

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

13. Statement of funds (continued)

Money Advice Services

This fund represents funds received as part of a multi-agency contract in the city led by Talking Money, A Bristol based debt advice agency. Money Advice Service (now renamed as MAPS - The Money and Pension Service) is a government organisation that funds not for profit debt advice. The advice is subject to FCA regulation and advisers work to stringent quality standards. All staff working on the project are required to have passed professional qualifications administered by the Institute of Money Advisers. The service is available to the public in the usual way.

Cost of Living Project

A project delivered in the city's Welcoming Spaces, and provides information to those affected by the cost of living crisis.

Macmillan

Macmillan Cancer Support are funding a Benefits Support Service for the Bristol CAB so that a personal advice service may be provided to people with cancer in Avon.

Children of the 90s

A generalist advice service to support the participants of this sociological research programme run by the University of the West of England.

East Bristol Foodbank

Supports people who need foodbank help including budgeting, debt, and exploring other charitable support.

North Bristol Foodbank

Supports people who need foodbank help including budgeting, debt, and exploring other charitable support.

Bristol NHS Trust

Bristol NHS Trust is a generalist advice service for NHS staff.

Household Support Fund

This funding from Department for Work and Pensions, via Bristol City Council, was purposed with helping people cope with the cost of living crisis. We used it to continue and extend our Cost of Living and Foodbank projects.

SeeTec

Provides predominantly housing and money advice for those where the advice issue represents a barrier to employment.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

13. Statement of funds (continued)

Movement in funds - prior year

	<i>Balance at 1 April 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2023 £</i>
Unrestricted funds					
General Funds - all funds	117,786	292,775	(248,422)	(2,193)	159,946
Restricted funds					
Money Advice Services	-	142,118	(141,418)	(700)	-
Macmillan	-	176,689	(175,516)	(1,173)	-
Children of the 90s	-	785	(785)	-	-
Community fund	-	10,000	(10,430)	430	-
Cost of living	-	87,082	(87,190)	108	-
East Bristol Foodbank	-	59,553	(63,683)	4,130	-
North Bristol Foodbank	-	22,114	(21,175)	(939)	-
Bristol NHS Trust	-	658	(659)	1	-
Household Support Fund	-	2,217	(2,217)	-	-
SeeTec	-	5,064	(5,400)	336	-
	-	506,280	(508,473)	2,193	-
Total of funds	117,786	799,055	(756,895)	-	159,946

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

14. Summary of funds

Summary of funds - current year

	Balance at 1 April 2023 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2024 £
General funds	159,946	297,698	(219,400)	(4,102)	234,142
Restricted funds	-	614,149	(618,251)	4,102	-
	<u>159,946</u>	<u>911,847</u>	<u>(837,651)</u>	<u>-</u>	<u>234,142</u>

Summary of funds - prior year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
General funds	117,786	292,775	(248,422)	(2,193)	159,946
Restricted funds	-	506,280	(508,473)	2,193	-
	<u>117,786</u>	<u>799,055</u>	<u>(756,895)</u>	<u>-</u>	<u>159,946</u>

15. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	5,154	5,154
Current assets	303,243	303,243
Creditors due within one year	(74,255)	(74,255)
Total	<u>234,142</u>	<u>234,142</u>

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

15. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Tangible fixed assets Current assets	12,349 325,628	12,349 325,628
Creditors due within one year	(178,031)	(178,031)
Total	<u>159,946</u>	<u>159,946</u>

16. Reconciliation of net movement in funds to net cash flow from operating activities

	2024 £	2023 £
Net income for the period (as per Statement of Financial Activities)	74,196	42,160
Adjustments for:		
Depreciation	7,195	7,194
Investment income	(139)	(42)
Decrease in debtors	1,833	8,080
Increase/(decrease) in creditors	(103,776)	153,769
Net cash (outflow)/ inflow from operating activities	<u>(20,691)</u>	<u>211,161</u>

17. Analysis of cash and cash equivalents

	2024 £	2023 £
Cash in hand	242,361	262,913
Total cash and cash equivalents	<u>242,361</u>	<u>262,913</u>

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

18. Analysis of changes in net debt

	At 1 April 2023 £	Cash flows £	At 31 March 2024 £
Cash at bank and in hand	262,913	(20,552)	242,361
	<u>262,913</u>	<u>(20,552)</u>	<u>242,361</u>

19. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £NIL (2023 - £5,643) were payable to the fund at the balance sheet date and are included in creditors.

Contributions payable by the Charity for the year amounted to £15,030 (2023 - £13,822).

20. Operating lease commitments

At 31 March 2024 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024 £	2023 £
Within 1 year	17,283	17,373
Within 2 and 5 years	68,485	60,000
Later than 5 years	34,243	45,000
	<u>120,011</u>	<u>122,373</u>

21. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2024.

22. Contingent liability

The Charity is involved in legal proceedings with an ex-employee, which are unresolved at the reporting date. The outcome of the proceedings and the potential damages cannot be accurately determined at this moment in time.

Accounts

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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BRISTOL CITIZENS ADVICE BUREAU
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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2023**

Trustees

L Thorn (resigned 13 December 2022)
P Parry
J Mockridge (resigned 13 December 2022)
R Geller
S Flowers (appointed 25 October 2022)
C Mills
B Muton-Phillips
R Sharp
R Tilling (resigned 2 May 2023)
D Taylor (appointed 25 October 2022)
A Leahy (appointed 25 October 2022)
J Forde (appointed 25 October 2022)
L Saunders (appointed 25 October 2022)
M Creese (appointed 25 October 2022)

Company registered number 02684649

Charity registered number 1012557

Registered office 48 Fairfax Street
Bristol
BS1 3BL

Chief executive officer K Kerr (resigned 5 March 2023)
J Shoesmith (appointed 5 July 2023)

Independent auditors Randall & Payne LLP
Statutory Auditors
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Bankers HSBC Bank plc
62 George White Street
Cabot Circus
Bristol
BS1 3BA

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2023

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2022 to 31 March 2023. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

The Charity's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness, and distress, but without limitation, for the benefit of the community in Bristol and surrounding areas. The policy to achieve these objectives is defined by guidelines set by the National Association of Citizens Advice and includes the operation of services within the geographical area.

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

In the past year, the Charity focused on the delivery of high-quality advisory services to the local community as its primary objective. To obtain the necessary funding to provide these services, applications were made to various local and national trusts and foundations. The Charity also received funding from other fundraising activities such as individuals participating in running or other events to fundraise for the Charity. In addition, several new contracts for the delivery of services were agreed. New staff and volunteers were recruited and received induction and training.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake. The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity. The Charity would not be able to achieve its objectives without this support. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance for 2022/2023

a. Financial stability and continuing to build reserves

CAB has been nimble in responding to the financial pressures that arose as a result of the end of the Help to Claim contract. This included a staff restructure to reduce costs as well as a series of other cost-saving initiatives. A Board Working Group – the New Funding Opportunities Working Group – was established to help identify and prepare applications to suitable trusts, foundations, and potential corporate partners, with a particular focus on unrestricted funding. The Working Group has been successful in attracting new funding, often unrestricted.

The CEO remained focussed on renewing existing contracts as well as in developing new revenue streams that would allow us to reach more people in need of our support. We expanded our relationship with Bristol food banks as well as entering into new contractual arrangements with Children of the 90s and others. As a result of these efforts, the Charity was able to meet its financial obligations for the financial year and has secured a stable baseline of funding through until 2024. We have been successful in increasing reserves although continuing to do so remains a priority.

b. Making a difference

The Charity's delivery model continues to evolve as we explore new ways to extend our reach, including through the innovate Cost of Living Project funded by Bristol One City and managed by the Quartet Foundation.

The Charity continued to lead the Bristol Advice Partnership, engaging effectively with Bristol City Council on behalf of all the members of the Partnership. The Partnership continues to coordinate joint bids within the city to fund advice provision where appropriate as well as identifying potential large bids for the future.

The Charity managed around 22,159 enquiries on behalf of 3,958 clients in 2022/2023. Services are continually adapted to manage the ever-growing demand for advice, introducing new projects and new ways of delivering services.

Whilst welfare benefits and debt continue to be the most common areas of advice, particularly relating to fuel poverty, CAB continues to see an increased demand for housing and employment advice. A new cohort of younger clients has sought advice as their employment and domestic situations have been adversely affected by the cost-of-living crisis, leading to a need for holistic advice covering many different subject areas.

The Charity holds the Advice Quality Standard (AQS) in all key areas of advice plus casework accreditation in welfare benefits, debt, and housing, disabilities and young people's issues; and it also retains accreditation for immigration work at OISC level 3. The AQS accreditation is for 3 years and was last renewed in August 2022.

During the year the Charity undertook a Leadership Self-Assessment quality audit of management and governance procedures as part of the Citizens Advice Quality and Performance Framework, whose results confirmed that its leadership and management processes are robust, while also making recommendations on how these can be further strengthened. .

In addition to the grant from Bristol City Council, the Charity received grants from: Citizens Advice, Bristol Wessex Water Billing Service, the Government Money and Pension Service, Macmillan Cancer Support, The National Lottery, John James Foundation Bristol, Quartet Community Foundation, The Bristol MS Society, Clarion Housing for the Aashyana Project, The CCG Transformation Fund (via One Care), the TDS Charitable Foundation, and The Warm Homes and Money Project via the Centre for Sustainable Energy. The Charity also has service level agreements with Sovereign Housing Association, and a collaborative project with South & East Bristol foodbanks, North Bristol & South Gloucestershire Foodbanks as well as a range of smaller grants and amounts of money received by way of donation from local companies that support our work. These funding

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Achievements and performance for 2022/2023 (continued)

streams combined to enable the Charity to deliver its advice services in Bristol.

The Charity does not employ professional or commercial fundraisers and generally raises its funding by making applications to organisations willing to fund advice services and to trusts and foundations offering charitable support. The Charity accepts donations from clients and supporters and the public is able to make donations via the organisation's website. From time-to-time members of staff or volunteers undertake charitable activities on behalf of the organisation, for example entering into sponsored running events, but any such activity is managed as a private activity by those involved. The Charity has not received any complaints about its fundraising activities.

The Charity developed a new Strategy and Business Plan in March 2023, to better reflect the organisation's aspirations and direction of travel.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Financial review

Income for the year 2022/2023 was £799,054 and the surplus for the year was £42,158. Total unrestricted and restricted funds at 31 March 2023 were £159,946. The free reserves available to the Charity at the year-end were £159,946.

Overall funding levels remained stable during the year, particularly in respect of major funds. The Charity was impacted by a decrease in availability of new funding opportunities during the year and by uncertainties around one major government funded scheme and the resulting potential redundancy liabilities.

At the end of the year reserves represented c.21% of annual expenditure, or just over 2.5 month's annual running costs. The Trustees continue to be focussed on improving the reserves position but are pleased with the progress being made and the direction of travel.

The Charity is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. The organisation maintains a projection of income for at least two years ahead and ensures that this continues to be derived from as wide a variety of sources as possible. The Trustees take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation, that it could not be managed to continue to provide a best value advice service. The reserves may also be used for fundraising activities or used to ensure the Charity's IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

The Trustees extend their gratitude to Bristol City Council, who continued to support the core operating capacity of the Charity. The Trustees also thank their other funders listed above and the many donations received. The Charity did not have any borrowings from either providers of funding or other sources at the Balance Sheet date.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management

a. Constitution

The Charity is a Company Limited by Guarantee (Registered Number 2684649) having no share capital governed by its Memorandum and Articles of Association dated 9 July 2002 as amended by special resolution on 5 September 2006. It is registered as a Charity with the Charity Commission (Registered Number 1012557). In accordance with a national rebranding process the organisation has adopted the operating name Citizens Advice Bristol, however the legally registered name remains Bristol Citizens Advice Bureau.

b. Trustees

The Trustees, who are also the Directors for the purpose of company law and who served during the year, are shown on page 1.

Trustees are elected from the local community and are elected by the Charity's Members at the annual general meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

Trustees receive induction training when they join the Trustee Board, spending time observing the running of the organisation and learning about the services offered. Additionally, many attend national training and induction events run by Citizens Advice, the national Charity. All Trustees undertake training in the requirements of GDPR and complete the training for SMCR, as required by the Financial Conduct Authority. The Trustee Board members complete a board effectiveness appraisal each year. The standard of the organisation's governance is assessed every year by Citizens Advice.

None of the Trustees has any beneficial interest in the company. All the Trustees are Members of the company and guarantee to contribute £1 in the event of a winding up.

The Trustee Board is responsible for governance and setting the strategic direction and the policies of the Charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet at least six times per year and delegate the day-to-day operation of the organisation to the Chief Executive Officer. The Trustee Board is independent from the management team and Trustees are not involved in day-to-day operational matters.

The Trustees are responsible for setting salary levels for the organisation. The current full-time salary of the highest paid member of staff this year is £43,000.

c. Locations for delivery of services

The Charity runs a service from a building held on a long lease and community asset transfer from Bristol City Council. This arrangement offers value for money and provides security of tenure and protection for the organisation. The main service is based in the centre of Bristol and is augmented by outreach services in a range of Hospitals, Health Centres, and community settings such as foodbanks across the city and some home visiting services provided via specialist projects.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

d. Citizens Advice

Citizens Advice Bristol (the Charity) is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board to fulfil its charitable objectives and comply with the national membership requirements but are often based on model policies provided by the national body.

The Charity also cooperates and liaises with other advisory services, local charities, and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another Charity, they may be involved in discussions regarding that other Charity but not in the ultimate decision-making process. No such discussions have taken place during the past year.

e. Risks

The Trustees use a risk register to assess and monitor the major risks to which the Charity is exposed and to identify appropriate measures to mitigate risks. The Trustees regularly review major risks and ensure that the mitigating actions are being taken.

The key external risk currently remains the loss of or reduction of funding. To minimise the risk, the Charity continues to seek to diversify its funding sources, to maintain an effective dialogue with funders, to demonstrate the positive impact of service to the city, and to work in close partnership with other agencies.

Internal risks are minimised by the implementation of policies and procedures, including, for example, the safe authorisation of payments as part of the finance regime and quality and performance checking for all advice work to ensure consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

The Trustee Board oversees the information security of all personal information of the organisation's clients, staff, funders, and strategic partners that is processed through the adoption of an appropriate information risk strategy. The Charity holds joint responsibility for client data that is held in the organisation's case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Internal risks to the organisation currently include staffing changes at various levels and the potential loss of volunteers. This is being addressed by the introduction of appropriate support, supervision, and wellbeing opportunities to keep existing staff and volunteers engaged. Volunteer recruitment has continued, supported by a remote working training programme, to ensure that there are always new volunteers in training.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Structure, governance and management (continued)

f. Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BRISTOL CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

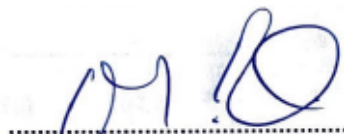
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

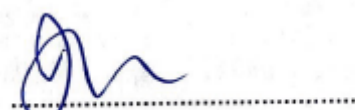
Auditors

The auditors, Randall & Payne LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
R Geller



.....
D Taylor

Date: 12 December 2023

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Bristol Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit planning process gave consideration to the risk of material misstatement in the financial statements, using the calculated materiality level which itself factored in the nature of the Charity's operations and the interpreted levels of inherent and control risk.

In assessing the risk of fraud we reviewed management's own assessment of potential for fraud within the entity and reviewed judgements made by management to identify possible bias, in addition to any opportunity and incentive for fraud that are inherent in the nature of the Charity's operations. Our detailed testing included review of accounting estimates and judgements and validation of prime ledger entries.

We confirmed our knowledge of the legal and regulatory environment of the entity through discussions with management. We analysed all information available to us in respect of relevant laws and regulations, including the Companies Act 2006, the Charities SORP and relevant UK tax legislation and enquired with management as to any possible breaches in the aforementioned.

We agreed the accuracy of the financial statements to the supporting management information provided by the client and tested individually on a sample basis the income and expenditure in the financial statements to consider the business rationale behind the transactions and the accuracy of the financial records.

Our audit testing did not identify any issues in respect of the matters listed above, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)**

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Ryan Moore CA (Senior Statutory Auditor)

Randall & Payne LLP

Statutory Auditors
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Date: 18 December 2023

Randall & Payne LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	2	12,206	2,217	14,423	1,765
Charitable activities	3	278,365	504,063	782,428	832,013
Investment Income	4	42	-	42	2
Other income	5	2,162	-	2,162	3,639
Total income		292,775	506,280	799,055	837,419
Expenditure on:					
Charitable activities	6	248,422	508,473	756,895	866,499
Total expenditure		248,422	508,473	756,895	866,499
Net expenditure for the year		44,353	(2,193)	42,160	(29,080)
Transfers between funds	14	(2,193)	2,193	-	-
Net movement in funds		42,160	-	42,160	(29,080)
Reconciliation of funds:					
Total funds at 1 April		117,786	-	117,786	146,866
Net movement in funds		42,160	-	42,160	(29,080)
Total funds at 31 March		159,946	-	159,946	117,786

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 35 form part of these financial statements. All activities of the Charity are classed as continuing,

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET
AS AT 31 MARCH 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	12,349	19,543
		<u>12,349</u>	<u>19,543</u>
Current assets			
Debtors	12	62,715	70,795
Cash at bank and in hand		262,913	51,710
		<u>325,628</u>	<u>122,505</u>
Creditors: amounts falling due within one year	13	(178,031)	(24,262)
Net current assets		<u>147,597</u>	<u>98,243</u>
Net assets		<u><u>159,946</u></u>	<u><u>117,786</u></u>
Charity funds			
Restricted funds	14	-	-
Unrestricted funds	14	159,946	117,786
Total funds		<u><u>159,946</u></u>	<u><u>117,786</u></u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2023

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

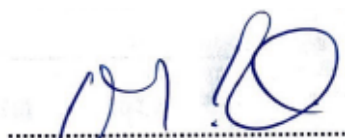
The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 145 of the Charities Act 2011.

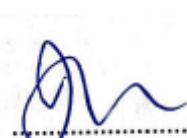
The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....
R Geller



.....
D Taylor

Date: 12 December 2023

The notes on pages 18 to 35 form part of these financial statements.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
Cash flows from operating activities		
Net cash used in operating activities	211,161	(39,621)
Cash flows from investing activities		
Investment income	42	2
Net cash provided by investing activities	42	2
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	211,203	(39,619)
Cash and cash equivalents at the beginning of the year	51,710	91,329
Cash and cash equivalents at the end of the year	262,913	51,710

The notes on pages 18 to 35 form part of these financial statements

Cash restrictions

Charity law prohibits the use of net cash inflows on endowed or other restricted funds to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bristol Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

The Bristol Citizens Advice Bureau has net current assets of £147,597 (2022: £98,243) and total net assets of £159,946 (2022: £117,786). After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the Charity acts as an agent for the client, the amount of revenue recognised is limited to the commission receivable for that service after making provision for any losses foreseen. The amounts collected on behalf of the principal are not revenue of the Charity as they are not exposed to the risks and rewards of the transactions due to the amount the Charity earns is predetermined.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

1. Accounting policies (continued)

1.4 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	- 10% and 33% straight line
-----------------------	-----------------------------

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. Accounting policies (continued)

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

2. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations	12,206	2,217	14,423
	<u> </u>	<u> </u>	<u> </u>
		<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Donations		1,765	1,765
		<u> </u>	<u> </u>

3. Income from charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Bristol City Council	238,882	-	238,882
Help to claim	-	-	-
ASK US	-	-	-
Macmillan	-	176,689	176,689
MAS SW (F2F)	-	142,118	142,118
Smaller grants	39,483	6,506	45,989
East Bristol Food Bank	-	59,554	59,554
North Bristol Foodbank	-	22,114	22,114
Community Fund	-	10,000	10,000
Cost of Living	-	87,082	87,082
	<u> </u>	<u> </u>	<u> </u>
	278,365	504,063	782,428
	<u> </u>	<u> </u>	<u> </u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

3. Income from charitable activities (continued)

	<i>Unrestricted funds 2022 £</i>	<i>Restricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Bristol City Council	146,120	-	146,120
Help to claim	-	161,878	161,878
ASK US	-	13,316	13,316
Macmillan	-	171,955	171,955
MAS SW (F2F)	-	174,935	174,935
Smaller grants	114,132	-	114,132
East Bristol Food Bank	-	49,677	49,677
	<u>260,252</u>	<u>571,761</u>	<u>832,013</u>

4. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £
Bank Interest	<u>42</u>	<u>42</u>

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Bank Interest	<u>2</u>	<u>2</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

5. Other incoming resources

	Unrestricted funds 2023 £	Total funds 2023 £
Other Income	2,162	2,162
	<u> </u>	<u> </u>
	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Other Income	3,639	3,639
	<u> </u>	<u> </u>

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Provision of advice and information	248,422	508,473	756,895
	<u> </u>	<u> </u>	<u> </u>
	<i>Unrestricted funds 2022 £</i>	<i>Restricted funds 2022 £</i>	<i>Total 2022 £</i>
Provision of advice and information	287,723	578,776	866,499
	<u> </u>	<u> </u>	<u> </u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

7. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £
Provision of advice and information	528,024	228,871	756,895

	<i>Activities undertaken directly 2022 £</i>	<i>Support costs 2022 £</i>	<i>Total funds 2022 £</i>
Provision of advice and information	660,346	206,153	866,499

Analysis of direct costs

	Provision of advice and information 2023 £	Total funds 2023 £
Staff costs	486,944	486,944
Premises costs	2,860	2,860
General office costs	37,496	37,496
Other	724	724
	<u>528,024</u>	<u>528,024</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Provision of advice and information 2022 £</i>	<i>Total funds 2022 £</i>
Staff costs	655,123	655,123
Premises costs	93	93
General office costs	4,969	4,969
Other	161	161
	<u>660,346</u>	<u>660,346</u>

Analysis of support costs

	Provision of advice and information 2023 £	Total funds 2023 £
Staff costs	92,448	92,448
Premises costs	67,377	67,377
General office costs	61,489	61,489
Governance costs	7,063	7,063
Other	494	449
	<u>228,871</u>	<u>228,871</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

7. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

	<i>Provision of advice and information 2022 £</i>	<i>Total funds 2022 £</i>
Staff costs	81,829	81,829
Premises costs	46,911	46,911
General office costs	70,269	70,269
Governance costs	6,565	6,565
Other	209	209
	<u>206,153</u>	<u>206,153</u>

8. Auditors' remuneration

	2023 £	2022 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	6,480	6,480

9. Staff costs

	2023 £	2022 £
Wages and salaries	532,580	678,380
Social security costs	32,990	39,324
Contribution to defined contribution pension schemes	13,822	19,248
	<u>579,392</u>	<u>736,952</u>

The average number of persons employed by the Charity during the year was as follows:

	2023 No.	2022 No.
Employees	34	46

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

9. Staff costs (continued)

No employee received remuneration amounting to more than £60,000 in either year.

During the year, no Trustees received any remuneration or other benefits (2022: £nil).

During the year, no Trustees incurred expenses (2022:£nil).

The Senior Management team includes the posts of Director, HR & Admin Manager and Advice Services Manager.

The aggregated payroll costs for the senior management team were £98,485 (2022:£105,348).

10. Taxation

The Charity is exempt from corporation tax on its charitable activities.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

11. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost or valuation	
At 1 April 2022	132,860
At 31 March 2023	132,860
Depreciation	
At 1 April 2022	113,317
Charge for the year	7,194
At 31 March 2023	120,511
Net book value	
At 31 March 2023	12,349
At 31 March 2022	19,543

12. Debtors

	2023 £	2022 £
Trade debtors	36,549	41,978
Other debtors	43	-
Prepayments and accrued income	26,123	28,817
	62,715	70,795

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

13. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade creditors	27,327	1,775
Social security and other taxes	13,446	10,015
Other creditors	-	5,666
Accruals and deferred income	137,258	6,806
	178,031	24,262

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

14. Movement in funds

Statement of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
Unrestricted funds					
General Funds - all funds	117,786	292,775	(248,422)	(2,193)	159,946
Restricted funds					
Money Advice Services	-	142,118	(141,418)	(700)	-
Macmillan	-	176,689	(175,516)	(1,173)	-
Children of the 90s	-	785	(785)	-	-
Community fund	-	10,000	(10,430)	430	-
Cost of living	-	87,082	(87,190)	108	-
East Bristol Foodbank	-	59,553	(63,683)	4,130	-
North Bristol Foodbank	-	22,114	(21,175)	(939)	-
Bristol NHS Trust	-	658	(659)	1	-
Screwfix	-	2,217	(2,217)	-	-
SeeTec	-	5,064	(5,400)	336	-
	-	506,280	(508,473)	2,193	-
Total of funds	117,786	799,055	(756,895)	-	159,946

BRISTOL CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

14. Statement of funds (continued)

Money Advice Services

This fund represents funds received as part of a multi-agency contract in the city led by Talking Money, A Bristol based debt advice agency. Money Advice Service (now renamed as MAPS - The Money and Pension Service) is a government organisation that funds not for profit debt advice. The advice is subject to FCA regulation and advisers work to stringent quality standards. All staff working on the project are required to have passed professional qualifications administered by the Institute of Money Advisers. The service is available to the public in the usual way.

Cost of Living Project

A project delivered in the city's Welcoming Spaces, and provides information to those affected by the cost of living crisis.

Macmillan

Macmillan Cancer Support are funding a Benefits Support Service for the Bristol CAB so that a personal advice service may be provided to people with cancer in Avon.

Children of the 90s

A generalist advice service to support the participants of this sociological research programme run by the University of the West of England.

Community fund

This Lottery funded project helped us increase our volunteer capacity and therefore our cost of living crisis response.

East Bristol & North Bristol Foodbank

Supports people who need foodbank help including budgeting, debt, and exploring other charitable support.

Bristol NHS Trust

Bristol NHS Trust is a generalist advice service for NHS staff.

Screwfix

Funded improvements to our building in order to make it more accessible for clients.

SeeTec Plus

Provides predominantly housing and money advice for those where the advice issue represents a barrier to employment.

BRISTOL CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

14. Statement of funds (continued)

Movement in funds - prior year

	<i>Balance at 1 April 2021 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2022 £</i>
Unrestricted funds					
General Funds - all funds	142,169	265,658	(287,723)	(2,318)	117,786
Restricted funds					
Money Advice Services	-	174,935	(174,935)	-	-
Macmillan	-	171,955	(171,955)	-	-
Ask Us!	4,697	13,316	(18,013)	-	-
Help to Claim	-	161,878	(164,196)	2,318	-
Other	-	49,677	(49,677)	-	-
	4,697	571,761	(578,776)	2,318	-
Total of funds	146,866	837,419	(866,499)	-	117,786

15. Summary of funds

Summary of funds - current year

	Balance at 1 April 2022 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2023 £
General funds	117,786	215,444	(171,092)	(2,193)	159,945
Restricted funds	-	583,611	(585,804)	2,193	-
	117,786	799,055	(756,895)	-	159,945

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

15. Summary of funds (continued)

Summary of funds - prior year

	<i>Balance at 1 April 2021 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2022 £</i>
General funds	142,169	265,658	(287,723)	(2,318)	117,786
Restricted funds	4,697	571,761	(578,776)	2,318	-
	<u>146,866</u>	<u>837,419</u>	<u>(866,499)</u>	<u>-</u>	<u>117,786</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	12,349	12,349
Current assets	325,628	325,628
Creditors due within one year	(178,031)	(178,031)
Total	<u>159,946</u>	<u>159,946</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Tangible fixed assets	19,543	19,543
Current assets	122,505	122,505
Creditors due within one year	(24,262)	(24,262)
Total	<u>117,786</u>	<u>117,786</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2023 £	2022 £
Net income/expenditure for the year (as per Statement of Financial Activities)	42,160	(29,080)
Adjustments for:		
Depreciation	7,194	10,939
Investment income	(42)	(2)
Decrease/(increase) in debtors	8,080	(2,728)
Increase/(decrease) in creditors	153,769	(18,750)
Net cash (outflow)/ inflow from operating activities	211,161	(39,621)

18. Analysis of cash and cash equivalents

	2023 £	2022 £
Cash in hand	262,913	51,710
Total cash and cash equivalents	262,913	51,710

19. Analysis of changes in net debt

	At 1 April 2022 £	Cash flows £	At 31 March 2023 £
Cash at bank and in hand	51,710	211,203	262,913
	51,709	211,204	262,913

20. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £5,643 (2022 - £5,666) were payable to the fund at the balance sheet date and are included in creditors.

Contributions payable by the Charity for the year amounted to £13,822 (2022 - £19,248).

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

20. Operating lease commitments

At 31 March 2023 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2023	2022
	£	£
Within 1 year	17,373	17,373
Within 2 and 5 years	60,000	62,373
Later than 5 years	45,000	60,000
	122,373	139,746

22. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2023.

Accounts

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

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BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2022**

Trustees

L Thorn, Chair
P Parry, Vice Chair
J Mockridge, Treasurer
R Geller (appointed 7 February 2022)
G Agyemang (resigned 7 February 2022)
C Mills
B Muton-Phillips
J Oliveri (resigned 11 January 2022)
R Sharp (resigned 25 October 2022)
R Tilling
D Taylor (appointed 25 October 2022)
A Leahy (appointed 25 October 2022)
J Forde (appointed 25 October 2022)
M Creese (appointed 25 October 2022)
S Flowers (appointed 25 October 2022)
L Saunders (appointed 25 October 2022)

Company registered number 02684649

Charity registered number 1012557

Registered office 48 Fairfax Street
Bristol
BS1 3BL

Chief executive officer K Kerr

Independent auditors Randall & Payne LLP
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Bankers HSBC Bank plc
62 George White Street
Cabot Circus
Bristol
BS1 3BA

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2022

The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2021 to 31 March 2022. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

The Charity's objectives are to promote any charitable purpose for the benefit of the community in Bristol, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The policy to achieve these objectives is defined by guidelines set by the National Association of Citizens Advice and includes the operation of services within the geographical area. There has been no change in these during the year.

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The Charity focused on the delivery of high-quality advisory services to the local community as its primary objectives during the year. To obtain the necessary funding to provide these services, applications were made to various local and national providers of community finance. New volunteers were recruited and received induction and training.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake. The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity. It is estimated that each year the volunteer workforce contributes time and skills that could cost in the order of £150,000 p.a. if they were reimbursed at normal advice sector rates of pay. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms. Without the commitment of the volunteers the Charity would not be able to achieve its objectives.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance

a. Main achievements of the Charity

The Charity's Strategic Plan has been updated during the year with a range of objectives to better reflect the organisation's aspirations and direction of travel. Conditions during the various waves of the pandemic and its aftermath remain challenging, and during the year work continued against the Charity's objectives:

Maintain financial stability and continue to build reserves

Opportunities for funding continued to be limited to short term funds related to the COVID emergency and many major funds closed whilst their approach to funding for the post-pandemic situation was being re-evaluated. The focus has been on the renewal of established funds and reviewing costs, in particular staff costs. During the year there was a good deal of uncertainty around continuing arrangements for two major government funded projects. Despite this uncertainty, the Charity was able to meet its financial obligations for the financial year, and has secured a stable baseline of funding through until 2024. Maintaining and increasing reserves remains both a focus and a challenge.

Demonstrate the impact of our advice on the lives of local people

The Charity worked closely with Bristol City Council and Public Health, supplying data and case studies to illustrate the work conducted during the various phases of the pandemic and to show the value of that work to the wider community.

Evidence that CAB is an excellent Charity, caring for its workforce as well as clients

The Charity prioritised the safety and wellbeing of its volunteers, staff and clients by implementing robust COVID safety procedures and remote working regimes.

Continue to widen access to CAB services by increasing our reach through outreach and through alternative methods of delivery

Essential changes to the Charity's delivery model, such as the introduction of a remote working model, have been beneficial, enabling a wider range of clients to contact the organisation and vulnerable clients to stay safe whilst receiving the help they needed.

Work with Voluntary, Community and Social Enterprise (VCSE) partners to deliver joined-up services across the city

The Charity continued to lead the Bristol Advice Partnership and introduced a method for coordinating joint bids within the city to fund advice provision, identifying potential large bids for the future, and working with the sector to ensure that the risks of competitive bidding within the city are minimised.

The Charity managed around 23,400 enquiries on behalf of 4,700 clients in 2021/2022. Services are continually adapted to manage the ever-growing demand for advice, introducing new projects and new ways of delivering services.

Whilst welfare benefits and debt continue to be the most common areas of advice, the pandemic has altered the advice landscape and resulted in an increased demand for housing and employment advice. A new cohort of younger clients has sought advice as their employment and domestic situations have been adversely affected by the pandemic, leading to a need for holistic advice covering many different subject areas.

The Charity holds the Advice Quality Standard (AQS) in all key areas of advice plus casework accreditation in welfare benefits, debt, and housing and young people's issues; and it also retains accreditation for immigration work at OISC level 3. The AQS accreditation is for 3 years and is valid until September 2023.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Achievements and performance (continued)

During the year the Charity undertook a Leadership Self Assessment quality audit of management and governance procedures as part of the Citizens Advice Quality and Performance Framework, whose results re-confirmed that its leadership and management practices are robust.

In addition to the grant from Bristol City Council, the Charity received grants from: Citizens Advice, Bristol Wessex Water Billing Service, the Government Money Advice Service as part of the Debt Free South West contract, Macmillan Cancer Support, The National Lottery, John James Foundation Bristol, Quartet Community Foundation, The MS Society, Clarion Housing for the Aashyana Project, The CCG Transformation Fund (via One Care), the TDS Charitable Foundation, and The Warm Homes and Money Project. The Charity also has service level agreements with Sovereign Housing Association, and a collaborative project with South & East Bristol foodbank, funded by ASDA, as well as a range of smaller grants and amounts of money received by way of donation from local companies and individuals who support our work. These funding streams combined to enable the Charity to deliver its advice services in Bristol.

The Charity does not employ professional or commercial fundraisers and generally raises its funding by making applications to organisations willing to fund advice services and to trusts and foundations offering charitable support. The Charity accepts donations from clients and supporters and the public is able to make donations via the organisation's website. From time to time members of staff or volunteers undertake charitable activities on behalf of the organisation, for example entering into sponsored running events, but any such activity is managed as a private activity by those involved. The Charity has not received any complaints about its fundraising activities.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Financial review

Income for the year 2021/2022 was £837,419 and the deficit for the year was £29,079. Total unrestricted and restricted funds at 31 March 2022 were £117,787. The free reserves available to the Charity at the year-end were £116,022.

Overall funding levels remained stable during the year, particularly in respect of major funds. The Charity also received some small COVID grants to help with the additional costs incurred in implementing COVID arrangements. The Charity was impacted by a decrease in availability of new funding opportunities during the year and by uncertainties around two major government-funded schemes and the resulting potential redundancy liabilities.

The Charity historically operated a policy stating that it should hold, in reserves, a range of between 25% or 3 months and 50% or six months, of annual running costs. The minimum of this range was to ensure adequate funding would be available to safely close the Charity should it become necessary to do so, and the maximum of this range was to ensure that funding was spent on the delivery of services, rather than being held in reserves.

The Charity reviewed this policy during the prior year, and recognising that in the current climate a higher level of reserves may not be achievable, have instead adopted a risk based approach which takes into account mitigations, for example, of ongoing potential redundancy liabilities, the opportunity to share or dispose of the building held on a community asset transfer, the likelihood of losing funding across a diverse funding base, and the length of time key funding streams run for.

At the end of the year reserves represented c.11% of annual expenditure, or just over 1 month's annual running costs. The Trustees are mindful that reserves are low, but recognise that this is a situation that is largely driven by external factors.

The Charity is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The organisation maintains a projection of income for at least two years ahead and ensures that this continues to be derived from as wide a variety of sources as possible. The Trustees take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation, that it could not be managed so as to continue to provide a best value advice service. The reserves may also be used for fundraising activities or used to ensure the Charity's IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

The Trustees extend their gratitude to Bristol City Council, who continued to support the core operating capacity of the Charity. The Trustees also wish to thank their other funders listed above and the many donations received. The Charity did not have any borrowings from either providers of funding or other sources at the Balance Sheet date.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management

a. Constitution

The Charity is a company limited by guarantee (Registered Number 2684649) having no share capital governed by its Memorandum and Articles of Association dated 9 July 2002 as amended by special resolution on 5 September 2006. It is registered as a Charity with the Charity Commission (Registered Number 1012557). In accordance with a national rebranding process the organisation has now adopted the operating name Citizens Advice Bristol, however the legally registered name remains Bristol Citizens Advice Bureau.

b. Methods of appointment or election of Trustees

The Trustees, who are also the Directors for the purpose of company law and who served during the year are shown on page 1.

Trustees are elected from the local community and are elected by the Charity's Members at the annual general meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

Trustees receive induction training when they join the Trustee Board, spending time observing the running of the organisation and learning about the services offered. Additionally they attend national training and induction events run by Citizens Advice, the national Charity. All Trustees undertake training in the requirements of GDPR and complete the training for SMCR, as required by the Financial Conduct Authority. The Trustee Board members complete a board effectiveness appraisal each year. The standard of the organisation's governance is assessed every year by Citizens Advice, and the whole organisation, including the Trustee Board, is subject to a rigorous ongoing quarterly assessment process as part of Citizens advice membership requirements.

None of the Trustees has any beneficial interest in the company. All of the Trustees are Members of the company and guarantee to contribute £1 in the event of a winding up. There were 9 Members of the company, all of whom are Trustees. Newly appointed Trustees are provided with a comprehensive induction through the provision of training courses and mentoring by established Trustees and staff. The Charity runs a service from a building held on a long lease and community asset transfer from Bristol City Council. This arrangement offers value for money and provides security of tenure and protection for the organisation. The main service is based in the centre of Bristol and is augmented by outreach services in a range of Hospitals, Health Centres and community settings such as foodbanks across the city and some home visiting services provided via specialist projects. The organisation also delivers specialist debt and welfare rights advice, housing and employment advice. During the year, all these services were adapted to meet the requirements of COVID safety. Organisational aims and objectives are met with the help of volunteer advice workers, paid staff and the Trustee Board.

The Trustee Board is responsible for governance and setting the strategic direction and the policies of the Charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet every six weeks and delegate the day-to-day operation of the organisation to the Director. The Trustee Board is independent from the management team and Trustees are not involved in day to day operational matters.

Citizens Advice Bristol (the Charity) is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objectives and comply with the national membership requirements.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Structure, governance and management (continued)

The Charity also co-operates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another Charity, they may be involved in discussions regarding that other Charity but not in the ultimate decision-making process.

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. A corporate risk management exercise is considered annually by the Trustee Board as part of normal business planning procedures. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risk areas.

The key external risk at this time remains the loss of or reduction of funding, in response to the COVID pandemic and resultant economic downturn. To minimise the risk identified, the Charity continues to seek to diversify its funding sources, maintain an effective dialogue with funders to demonstrate the positive impact of service to the city, and work in close partnership with other agencies.

Internal risks are minimised by the implementation of policies and procedures, including, for example, the safe authorisation of payments as part of the finance regime and quality and performance checking for all advice work to ensure consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

The Trustee Board oversees the information security of all personal information of the organisation's clients, staff, funders and strategic partners that is processed through the adoption of an appropriate information risk strategy. The Charity holds joint responsibility for client data that is held in the organisation's case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Internal risks to the organisation currently include staffing changes at various levels and the potential loss of volunteers due to the homeworking model necessary during the pandemic. This is being addressed by the introduction of appropriate support, supervision and wellbeing opportunities to keep existing staff and volunteers engaged. Volunteer recruitment has continued throughout the pandemic, supported by a remote working training programme, to ensure that there are always new volunteers in training.

The Trustees are responsible for setting salary levels for the organisation. The current full time salary of the highest paid member of staff is £43,000.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Disclosure of information to auditors

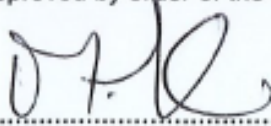
Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

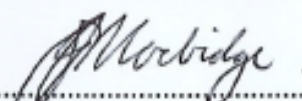
- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditors are unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditors are aware of that information.

Auditors

The auditors, Randall & Payne LLP, have indicated their willingness to continue in office. The designated Trustees will propose a motion reappointing the auditors at a meeting of the Trustees.

Approved by order of the members of the board of Trustees and signed on their behalf by:


.....
R Geller


.....
J Mockridge

Date: 13 DECEMBER 2022

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Bristol Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Other information

The other information comprises the information included in the Annual report other than the financial statements and our Auditors' report thereon. The Trustees are responsible for the other information contained within the Annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)

Auditors' responsibilities for the audit of the financial statements

We have been appointed as auditor under section 145 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our audit planning process gave consideration to the risk of material misstatement in the financial statements, using the calculated materiality level which itself factored in the nature of the Charity's operations and the interpreted levels of inherent and control risk.

In assessing the risk of fraud we reviewed management's own assessment of potential for fraud within the entity and reviewed judgements made by management to identify possible bias, in addition to any opportunity and incentive for fraud that are inherent in the nature of the Charity's operations. Our detailed testing included review of accounting estimates and judgements and validation of prime ledger entries.

We confirmed our knowledge of the legal and regulatory environment of the entity through discussions with management. We analysed all information available to us in respect of relevant laws and regulations, including the Companies Act 2006, the Charities SORP and relevant UK tax legislation and enquired with management as to any possible breaches in the aforementioned.

We agreed the accuracy of the financial statements to the supporting management information provided by the client and tested individually on a sample basis the income and expenditure in the financial statements to consider the business rationale behind the transactions and the accuracy of the financial records.

Our audit testing did not identify any issues in respect of the matters listed above, including fraud.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' report.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an Auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU
(CONTINUED)



Ryan Moore CA
Randall & Payne LLP
Chargrove House
Shurdington Road
Cheltenham
Gloucestershire
GL51 4GA

Date: 15 December 2022

Randall & Payne LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022**

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	2	1,765	-	1,765	56,648
Charitable activities	3	260,252	571,761	832,013	806,780
Investment Income	4	2	-	2	33
Other income	5	3,639	-	3,639	-
Total income		265,658	571,761	837,419	863,461
Expenditure on:					
Charitable activities	6	287,723	578,776	866,499	874,306
Total expenditure		287,723	578,776	866,499	874,306
Net expenditure for the year		(22,065)	(7,015)	(29,080)	(10,845)
Transfers between funds	14	(2,318)	2,318	-	-
Net movement in funds		(24,383)	(4,697)	(29,080)	(10,845)
Reconciliation of funds:					
Total funds at 1 April 2021		142,169	4,697	146,866	157,711
Net movement in funds		(24,383)	(4,697)	(29,080)	(10,845)
Total funds at 31 March 2022		117,786	-	117,786	146,866

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 17 to 32 form part of these financial statements. All activities of the Charity are classed as continuing,

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET
AS AT 31 MARCH 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	11	19,543	30,482
		<u>19,543</u>	<u>30,482</u>
Current assets			
Debtors	12	70,795	68,067
Cash at bank and in hand		51,710	91,329
		<u>122,505</u>	<u>159,396</u>
Creditors: amounts falling due within one year	13	(24,262)	(43,012)
Net current assets		<u>98,243</u>	<u>116,384</u>
Net assets		<u><u>117,786</u></u>	<u><u>146,866</u></u>
Charity funds			
Restricted funds	14	-	4,697
Unrestricted funds	14	117,786	142,169
Total funds		<u><u>117,786</u></u>	<u><u>146,866</u></u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)
REGISTERED NUMBER: 02684649

BALANCE SHEET (CONTINUED)
AS AT 31 MARCH 2022

The entity was entitled to exemption from audit under section 477 of the Companies Act 2006.

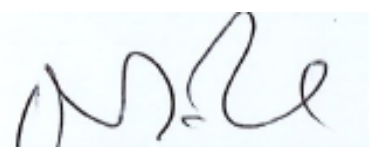
The members have not required the entity to obtain an audit for the year in question in accordance with section 476 of the Companies Act 2006.

However, an audit is required in accordance with section 145 of the Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:


.....
R Geller
.....
J Mockridge

Date: 13 DECEMBER 2022

The notes on pages 17 to 32 form part of these financial statements.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
Cash flows from operating activities		
Net cash used in operating activities	(39,621)	22,853
Cash flows from investing activities		
Investment income	2	33
Payments for tangible fixed assets	-	(7,967)
Net cash provided by/(used in) investing activities	2	(7,934)
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(39,619)	14,919
Cash and cash equivalents at the beginning of the year	91,329	76,410
Cash and cash equivalents at the end of the year	51,710	91,329

The notes on pages 17 to 32 form part of these financial statements

Cash restrictions

Charity law prohibits the use of net cash inflows on endowed or other restricted funds to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

1. Accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Bristol Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Going concern

The Bristol Citizens Advice Bureau has net current assets of £98,244 (2021: £116,384) and total net assets of £117,787 (2021: £146,866). After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

1.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the Charity acts as an agent for the client, the amount of revenue recognised is limited to the commission receivable for that service after making provision for any losses foreseen. The amounts collected on behalf of the principal are not revenue of the Charity as they are not exposed to the risks and rewards of the transactions due to the amount the Charity earns is predetermined.

1.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

1. Accounting policies (continued)

1.4 Expenditure (continued)

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

Grants payable are charged in the year when the offer is made except in those cases where the offer is conditional, such grants being recognised as expenditure when the conditions attaching are fulfilled. Grants offered subject to conditions which have not been met at the year end are noted as a commitment, but not accrued as expenditure.

All expenditure is inclusive of irrecoverable VAT.

1.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

1.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Fixtures and fittings	- 10% and 33% straight line
-----------------------	-----------------------------

1.7 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting policies (continued)

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.10 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

1.11 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

1.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

2. Income from donations and legacies

	Unrestricted funds 2022 £	Total funds 2022 £
Donations	1,765	1,765
	<u> </u>	<u> </u>
	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Donations	56,648	56,648
	<u> </u>	<u> </u>

3. Income from charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Bristol City Council	146,120	-	146,120
Help to claim	-	161,878	161,878
ASK US	-	13,316	13,316
Macmillan	-	171,955	171,955
MAS SW (F2F)	-	174,935	174,935
Smaller grants	114,132	-	114,132
East Bristol Food Bank	-	49,677	49,677
	<u>260,252</u>	<u>571,761</u>	<u>832,013</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

3. Income from charitable activities (continued)

	<i>Unrestricted funds 2021 £</i>	<i>Restricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Bristol City Council	146,210	-	146,210
Help to claim	-	141,316	141,316
ASK US	-	31,077	31,077
Macmillan	-	170,814	170,814
MAS SW (F2F)	-	187,012	187,012
Smaller grants	130,351	-	130,351
	<u>276,561</u>	<u>530,219</u>	<u>806,780</u>

4. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £
Bank Interest	<u>2</u>	<u>2</u>

	<i>Unrestricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Investment income - local cash	<u>33</u>	<u>33</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

5. Other incoming resources

	Unrestricted funds 2022 £	Total funds 2022 £	<i>Total funds 2021 £</i>
Other Income	3,639	3,639	-

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Provision of advice and information	287,723	578,776	866,499

	<i>Unrestricted funds 2021 £</i>	<i>Total 2021 £</i>
Provision of advice and information	874,306	874,306

7. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £
Provision of advice and information	660,346	206,153	866,499

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

7. Analysis of expenditure by activities (continued)

	<i>Activities undertaken directly 2021 £</i>	<i>Support costs 2021 £</i>	<i>Total funds 2021 £</i>
Provision of advice and information	729,437	144,869	874,306

Analysis of direct costs

	Provision of advice and information 2022 £	Total funds 2022 £
Staff costs	655,123	655,123
Premises costs	93	93
General office costs	4,969	4,969
Other	161	161
	<u>660,346</u>	<u>660,346</u>

	<i>Provision of advice and information 2021 £</i>	<i>Total funds 2021 £</i>
Staff costs	729,437	729,437

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

7. Analysis of expenditure by activities (continued)

Analysis of support costs

	Provision of advice and information 2022 £	Total funds 2022 £
Staff costs	81,829	81,829
Premises costs	46,911	46,911
General office costs	70,639	70,639
Governance costs	6,565	6,565
Other	209	209
	<u>206,153</u>	<u>206,153</u>

	<i>Provision of advice and information 2021 £</i>	<i>Total funds 2021 £</i>
Premises costs	67,849	67,849
General office costs	70,190	70,190
Audit fees	6,830	6,830
	<u>144,869</u>	<u>144,869</u>

8. Auditors' remuneration

	2022 £	2021 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	<u>6,480</u>	<u>6,830</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

9. Staff costs

	2022	<i>2021</i>
	£	£
Wages and salaries	678,380	<i>681,177</i>
Social security costs	39,324	<i>38,992</i>
Contribution to defined contribution pension schemes	19,248	<i>18,993</i>
Redundancy costs	-	<i>1,251</i>
	736,952	<i>740,413</i>

The average number of persons employed by the Charity during the year was as follows:

	2022	<i>2021</i>
	No.	No.
Employees	46	<i>45</i>

No employee received remuneration amounting to more than £60,000 in either year.

During the year, no Trustees received any remuneration or other benefits (2021: £nil).

During the year, no Trustees incurred expenses (2021:£nil).

The Senior Management team includes the posts of Director, HR & Admin Manager and Advice Services Manager.

The aggregated payroll costs for the senior management team were £105,348 (2021:£100,882).

10. Taxation

The Charity is exempt from corporation tax on its charitable activities.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

11. Tangible fixed assets

	Fixtures, fittings and equipment £
Cost or valuation	
At 1 April 2021	132,860
At 31 March 2022	<u>132,860</u>
Depreciation	
At 1 April 2021	102,378
Charge for the year	10,939
At 31 March 2022	<u>113,317</u>
Net book value	
At 31 March 2022	<u><u>19,543</u></u>
At 31 March 2021	<u><u>30,482</u></u>

12. Debtors

	2022 £	2021 £
Trade debtors	41,978	9,781
Prepayments and accrued income	28,817	58,286
	<u><u>70,795</u></u>	<u><u>68,067</u></u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

13. Creditors: Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	1,775	12,770
Social security and other taxes	10,015	11,059
Other creditors	5,666	6,316
Accruals and deferred income	6,806	12,867
	24,262	43,012

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

14. Movement in funds

Statement of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
Unrestricted funds					
General Funds - all funds	142,169	265,658	(287,723)	(2,318)	117,786
Restricted funds					
Money Advice Services	-	174,935	(174,935)	-	-
Macmillan	-	171,955	(171,955)	-	-
ASK Us!	4,697	13,316	(18,013)	-	-
Help to Claim	-	161,878	(164,196)	2,318	-
Other	-	49,677	(49,677)	-	-
	4,697	571,761	(578,776)	2,318	-
Total of funds	146,866	837,419	(866,499)	-	117,786

Money Advice Services

This fund represents funds received as part of a multi-agency contract in the city led by Talking Money, A Bristol based debt advice agency. Money Advice Service (now renamed as MAPS - The Money and Pension Service) is a government organisation that funds not for profit debt advice. The advice is subject to FCA regulation and advisers work to stringent quality standards. All staff working on the project are required to have passed professional qualifications administered by the Institute of Money Advisers. The service is available to the public in the usual way.

Ask Us!

This fund represent funds received towards an advice service for young people funded by the Big Lottery and delivered in partnership with Avon and Bristol Law Centre and 1625 Independent People. Funds included above are BCAB only.

Macmillan

Macmillan Cancer Support are funding a Benefits Support Service for the Bristol CAB so that a personal advice service may be provided to people with cancer in Avon.

Help to Claim

This fund represents funds received to provide support for Universal Credit claimants from the point of application for their first payment. It is delivered nationally by Local Citizens Advice, funded by a grant from National Citizens Advice on behalf of DWP.

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

14. Statement of funds (continued)

Movement in funds - prior year

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2021 £</i>
Unrestricted funds					
General Funds - all funds	126,529	333,242	(336,215)	18,613	142,169
Restricted funds					
Money Advice Services	(58)	187,012	(187,576)	622	-
Macmillan	4,751	170,814	(170,814)	(4,751)	-
ASK Us!	2,177	31,077	(28,557)	-	4,697
Help to Claim	24,054	141,316	(151,144)	(14,226)	-
Other	258	-	-	(258)	-
	31,182	530,219	(538,091)	(18,613)	4,697
Total of funds	157,711	863,461	(874,306)	-	146,866

15. Summary of funds

Summary of funds - current year

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2022 £
General funds	142,169	265,658	(287,723)	(2,318)	117,786
Restricted funds	4,697	571,761	(578,776)	2,318	-
	146,866	837,419	(866,499)	-	117,786

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

15. Summary of funds (continued)

Summary of funds - prior year

	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2021 £</i>
General funds	126,529	333,242	(336,215)	18,613	142,169
Restricted funds	31,182	530,219	(538,091)	(18,613)	4,697
	<u>157,711</u>	<u>863,461</u>	<u>(874,306)</u>	<u>-</u>	<u>146,866</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	19,543	19,543
Current assets	122,505	122,505
Creditors due within one year	(24,262)	(24,262)
Total	<u>117,786</u>	<u>117,786</u>

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2021 £</i>	<i>Restricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Tangible fixed assets	30,482	-	30,482
Current assets	154,699	4,697	159,396
Creditors due within one year	(43,012)	-	(43,012)
Total	<u>142,169</u>	<u>4,697</u>	<u>146,866</u>

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

17. Reconciliation of net movement in funds to net cash flow from operating activities

	2022 £	2021 £
Net expenditure for the year (as per Statement of Financial Activities)	(29,080)	(10,845)
Adjustments for:		
Depreciation	10,939	7,763
Investment income	(2)	(33)
Decrease/(increase) in debtors	(2,728)	16,842
Increase/(decrease) in creditors	(18,750)	9,126
Net cash (outflow)/ inflow from operating activities	(39,621)	22,853

18. Analysis of cash and cash equivalents

	2022 £	2021 £
Cash in hand	51,710	91,329
Total cash and cash equivalents	51,710	91,329

19. Analysis of changes in net debt

	At 1 April 2021 £	Cash flows £	At 31 March 2022 £
Cash at bank and in hand	91,329	(39,620)	51,709
	91,329	(39,620)	51,709

20. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £5,666 (2021 - £6,316) were payable to the fund at the balance sheet date and are included in creditors.

Contributions payable by the Charity for the year amounted to £19,248 (2021:£18,993).

BRISTOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

21. Operating lease commitments

At 31 March 2022 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022 £	<i>2021</i> £
Within 1 year	17,373	<i>18,300</i>
Within 2 and 5 years	62,373	<i>67,975</i>
Later than 5 years	60,000	<i>75,000</i>
	139,746	<i>161,275</i>

22. Related party transactions

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2022.

Accounts

BRISTOL CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
31 MARCH 2021

Company Registration Number 02684649
Charity Number 1012557

BRISTOL CITIZENS ADVICE BUREAU
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

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BRISTOL CITIZENS ADVICE BUREAU

REFERENCE & ADMINISTRATIVE INFORMATION

YEAR ENDED 31 MARCH 2021

Trustees	Lois Thorn Philip Parry John Mockridge Caroline Dunn Gabrielle Agyemang Caitlin Mills Ben Muton-Phillips Julianne Oliveri Rachel Sharp Rebecca Tilling	Chair Vice Chair Treasurer (resigned Jan 2021) (appointed Jan 2021) (appointed Jan 2021) (appointed Jan 2021)
Director	Sue Evans	
Secretary	Sue Evans	
Charity number	1012557	
Company number	02684649	
Principal address	48 Fairfax Street Bristol BS1 3BL	
Registered office	48 Fairfax Street Bristol BS1 3BL	
Auditors	Burton Sweet Limited The Clock Tower 5 Farleigh Court Old Weston Road Flax Bourton Bristol BS48 1UR	
Bankers	HSBC Bank plc 62 George White Street Cabot Circus Bristol BS1 3BA	

BRISTOL CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Objectives and Activities

The Trustees present their report and accounts for the year ended 31 March 2021. The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts to comply with the Memorandum and Articles of Association of the Charity, the companies act 2006 and the current Statement of Recommended Practice.

The Charity's objectives are to promote any charitable purpose for the benefit of the community in Bristol, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress. The policy to achieve these objectives is defined by guidelines set by the National Association of Citizens Advice and includes the operation of services within the geographical area. There has been no change in these during the year.

The Charity provides free, confidential, impartial and independent advice and information for the benefit of the local community. It aims to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The Charity focused on the delivery of high-quality advisory services to the local community as its primary objectives during the year. To obtain the necessary funding to provide these services, applications were made to various local and national providers of community finance. New volunteers were recruited and received induction and training.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake. The Charity receives help and support in the form of voluntary assistance in advising the public and administering the Charity. It is estimated that each year the volunteer workforce contributes time and skills that could cost well in excess of £150,000 p.a. if they were reimbursed at normal advice sector rates of pay. The contribution from volunteers has not been included in the Statement of Financial Activities as the value of their contribution cannot be reliably quantified in financial terms. Without the commitment of the volunteers the Charity would not be able to achieve its objectives.

Achievements and performance

The Charity's Strategic Plan was updated with a range of objectives to better reflect the organisation's aspirations and direction of travel. The Charity set a range of objectives to work on during the year. The continued pandemic conditions have created challenges, and during the year work commenced towards our objectives:

Maintain financial stability and continue to build reserves

New funding opportunities have been limited during the year, which was dominated by COVID emergency short term funding and the move by major funders to re-evaluate their approach to funding. This resulted in many funds closing temporarily. Therefore, the focus has been on the renewal of established funds. This approach has been successful, and the Charity now has a relatively secure baseline of ongoing funding until 2024, however maintaining and increasing reserves remains a challenge.

BRISTOL CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Demonstrate the impact of our advice on the lives of local people.

The Charity worked closely with Bristol City Council and Public Health, supplying data and case studies to illustrate the work conducted during the pandemic and show the value of that work to the wider community.

Evidence that CAB is an excellent Charity, caring for its workforce as well as clients

The Charity prioritised the safety and wellbeing of its volunteers, staff and clients by implementing robust COVID safety procedures and remote working regimes.

Continue to widen access to CAB services by increasing our reach through outreach and through alternative methods of delivery

Essential changes to the Charity's delivery model, such as the introduction of a remote working model, have been beneficial, enabling a wider range of clients to contact the organisation, and vulnerable clients to stay safe whilst receiving the help they needed.

Work with Voluntary, Community and Social Enterprise (VCSE) partners to deliver joined-up services across the city

The Charity continued to lead the Bristol Advice Partnership and introduced a method for coordinating joint bids within the city to fund advice provision, identifying potential large bids for the future, and working with the sector to ensure that the risks of competitive bidding within the city are minimised.

The Charity managed around 30,000 enquiries on behalf of 6,300 clients in 2020/2021. Services are continually adapted to manage the ever-growing demand for advice, introducing new projects and new ways of delivering services.

Whilst Welfare Benefits continue to be the most common area of advice, the pandemic has altered the advice landscape resulting in an increased demand for housing and employment advice together with a new cohort of clients, whose employment and domestic situations have been adversely affected by the pandemic, leading to a need for holistic advice covering many different subject areas.

The Charity holds the Advice Quality Standard (AQS) in all key areas of advice plus casework accreditation in Welfare benefits, debt, and housing and young people's issues; and it also retains accreditation for immigration work at OISC level 3.

During the year the Charity was subject to external quality audit of management and governance procedures as part of the Citizens Advice Quality and Performance Framework, with excellent results that re-confirmed that its leadership and management practices are robust and renewed the AQS standard for another 3 years.

In addition to the grant from Bristol City Council, the Charity received grants from: Citizens Advice, Bristol Wessex Water Billing Service, St Monica Trust, the Government Money Advice Service as part of the Debt Free South West contract, Macmillan Cancer Support, The Big Lottery, John James Foundation Bristol, Quartet Community Foundation, The MS Society, Clarion Housing for the

BRISTOL CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Aashyana Project, The CCG Transformation Fund and the TDS Charitable Foundation, and The Warm Homes and Money Project. The Charity also has service level agreements with Sovereign Housing Association as well as a range of smaller grants and amounts of money received by way of donation from local companies and individuals who support our work. These funding streams combined to enable the Charity to deliver its advice services in Bristol.

The Charity does not employ professional or commercial fundraisers and generally raises its funding by making applications to organisations willing to fund advice services and to trusts and foundations offering charitable support. The Charity accepts donations from clients and supporters and enables the public to donate via its website. From time to time members of the staff or volunteers undertake charitable activities on behalf of the organisation, for example entering into sponsored running events, but any such activity is managed as a private activity by those involved. The Charity has not received any complaints about its fundraising activities.

Financial review

Income for the year 2020/2021 was £863,461 the deficit for the year was £10,845. Total unrestricted and restricted funds at 31 March 2021 were £146,866. The free reserves available to the Charity at the year-end were £111,687.

Overall funding levels remained stable during the year, particularly in respect of major funds. The Charity also received some small COVID grants to help with the additional costs incurred in implementing COVID arrangements. The Charity was impacted by a decrease in availability of new funding opportunities during the year resulting in a deficit for the year, which was lower than originally budgeted.

The Charity historically operated a policy stating that it should hold, in reserves, a range of between 25% or 3 months and 50% or six months, of annual running costs. The minimum of this range was to ensure adequate funding would be available to safely close the Charity should it become necessary to do so, and the maximum of this range was to ensure that funding was spent on the delivery of services, rather than being held in reserves.

The Charity reviewed this policy during the year, and recognising that in the current climate a higher level of reserves may not be achievable, have instead adopted a risk based approach which takes into account mitigations, for example, of ongoing potential redundancy liabilities, the opportunity to share or dispose of the building held on a community asset transfer, the likelihood of losing funding across a diverse funding base, and the length of time key funding streams run for.

At the end of the year reserves represented 13% of annual expenditure, or just under 2 months annual running costs. The Trustees are mindful that reserves are low, but recognise that this a situation that is largely driven by external factors.

The Charity is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The organisation maintains a projection of income for at least two years ahead and ensures that this continues to be derived from as wide a variety of sources as possible. The Trustees take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation, that it could not be managed so as to continue to provide a best value advice service. The reserves may also be used for fundraising activities or used to ensure the

BRISTOL CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Charity's IT systems are maintained at a sufficient level to ensure the continued delivery of a quality advice service.

The Trustees extend their gratitude to Bristol City Council, who continued to support the core operating capacity of the Charity. The Trustees also wish to thank their other funders listed above and the many donations received. The Charity did not have any borrowings from either providers of funding or other sources at the Balance Sheet date.

Structure, governance and management

The Charity is a company limited by guarantee (Registered Number 2684649) having no share capital governed by its Memorandum and Articles of Association dated 9 July 2002 as amended by special resolution on 5 September 2006. It is registered as a Charity with the Charity Commission (Registered Number 1012557). In accordance with a national rebranding process the organisation has now adopted the operating name Citizens Advice Bristol, however the legally registered name remains Bristol Citizens Advice Bureau.

The Trustees, who are also the Directors for the purpose of company law and who served during the year are shown on page 1.

Trustees are elected from the local community and are elected by the Charity's Members at the annual general meeting. A separate process agreed by the Trustee Board is followed for the election of the Chair and other officers. No other persons or bodies external to the Charity are entitled to appoint persons to the Trustee Board.

Trustees receive induction training when they join the Trustee Board, spending time observing the running of the organisation and learning about the services offered. Additionally they attend national training and induction events run by Citizens Advice, the national Charity. The Trustee Board members complete a board effectiveness appraisal each year. The standard of the organisation's governance is assessed every year by Citizens Advice, and the whole organisation, including the Trustee Board, is subject to a rigorous ongoing quarterly assessment process as part of Citizens Advice membership requirements.

None of the Trustees has any beneficial interest in the company. All of the Trustees are Members of the company and guarantee to contribute £1 in the event of a winding up. There were 10 Members of the company, all of whom are Trustees. Newly appointed Trustees are provided with a comprehensive induction through the provision of training courses and mentoring by established Trustees and staff. The Charity runs a service from a building held on a long lease and community asset transfer from Bristol City Council. This arrangement offers value for money and provides security of tenure and protection for the organisation. The main service is based in the centre of Bristol and is augmented by outreach services in a range of Hospitals, Health Centres and community settings across the city and some home visiting services via specialist projects. The organisation also delivers specialist debt and welfare rights advice, housing and employment advice. Organisational aims and objectives are met with the help of volunteer advice workers, paid staff and the Trustee Board.

The Trustee Board is responsible for governance and setting the strategic direction and the policies of the Charity. The Trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that the Charity satisfies its legal and contractual obligations. Trustees meet every six weeks and delegate the day-to-day operation of the organisation to the Director. The Trustee Board

BRISTOL CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

is independent from the management team and Trustees are not involved in day to day operational matters.

Citizens Advice Bristol (the Charity) is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board in order to fulfil its charitable objectives and comply with the national membership requirements. The Charity also co-operates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another Charity, they may be involved in discussions regarding that other Charity but not in the ultimate decision-making process.

The Trustees have assessed the major risks to which the Charity is exposed and are satisfied that systems are in place to mitigate exposure to the major risks. A corporate risk management exercise is considered annually by the Trustee Board as part of normal business planning procedures. The Trustees recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, the Charity is continually monitoring and managing its risk and ensuring action plans are in place to mitigate its key risk areas.

The key external risk at this time remains the loss of or reduction of funding, in response to the COVID pandemic and resultant economic downturn. To minimise the risk identified, the Charity continues to seek to diversify its funding sources, maintain an effective dialogue with funders to demonstrate the positive impact of service to the city, and work in close partnership with other agencies.

Internal risks are minimised by the implementation of policies and procedures, including, for example, the safe authorisation of payments as part of the finance regime and quality and performance checking for all advice work to ensure consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

The Trustee Board oversees the information security of all personal information of the organisations clients, staff, funders and strategic partners that is processed through the adoption of an appropriate information risk strategy. The Charity holds joint responsibility for client data that is held in the organisations case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

The key internal risk to the organisation currently is the potential loss of volunteers due to the homeworking model necessary during the pandemic. This is being addressed by the introduction of appropriate support, supervision and wellbeing opportunities to keep existing volunteers engaged, and by the implementation of a volunteer recruitment strategy and remote training programme to ensure that there are always new volunteers in training.

The Trustees are responsible for setting salary levels for the organisation. The current full time salary of the highest paid member of staff is £42,507.

BRISTOL CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Statement of Trustees' Responsibilities

The Trustees (who are also directors of Bristol Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the Trustees have taken all steps that they ought to make themselves aware of that information.

Small Company Provisions

This report has been prepared in accordance with the special provisions for small companies (s419(2) of the Companies Act 2006).

A resolution proposing that Burton Sweet be reappointed as auditors of the company will be put to the Members.

On behalf of the Board of Trustees on 15 March 2022.

Lois Thorn
Chair

John Mockridge
Treasurer

BRISTOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

YEAR ENDED 31 MARCH 2021

Opinion

We have audited the financial statements of Bristol Citizens Advice Bureau (the "Charity") for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the Charity's members those matters we are required to state in them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2021 and of its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with international Standards in Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

BRISTOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

YEAR ENDED 31 MARCH 2021

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If based, on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' report (incorporating the strategic report and the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' report (incorporating the strategic report and the directors' report) have been prepared in accordance with applicable law requirements.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- sufficient accounting records have not been kept;
- the financial statements are not in agreement with the accounting records and returns;
- certain disclosures of Trustees' remuneration specified by law are not made; or
- we have not obtained all the information and explanations necessary for the purposes of our audit.

BRISTOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

YEAR ENDED 31 MARCH 2021

Responsibilities of Trustees

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with directors and other management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements of the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance through the audit.

We assessed the susceptibility of the Charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- understanding the design of the Charity's remuneration policies.

BRISTOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BRISTOL CITIZENS ADVICE BUREAU

YEAR ENDED 31 MARCH 2021

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/apb/scope/private.cfm This description forms part of our auditor's report.

Joshua Kingston BSc ACA (Senior Statutory Auditor)

For and on behalf of Burton Sweet Limited

Statutory Auditor

The Clock Tower

5 Farleigh Court

Old Weston Road

Flax Bourton

Bristol BS48 1UR

Date: 15 March 2022

BRISTOL CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (Including Income & Expenditure Account)

YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:					
Donations and legacies	2	56,648	-	56,648	46,418
Charitable activities	3	276,561	530,219	806,780	747,815
Investments income		33	-	33	40
Total income		333,242	530,219	863,461	794,273
Expenditure on:					
Raising funds	4	-	-	-	2,849
Charitable activities	5	336,215	538,091	874,306	831,111
Total expenditure		336,215	538,091	874,306	833,960
Net income/ (expenditure) for the year	7	(2,973)	(7,872)	(10,845)	(39,687)
Transfers between funds	14	18,613	(18,613)	-	-
Net movement in funds		15,640	(26,485)	(10,845)	(39,687)
Total funds at 1 April 2020	14	126,529	31,182	157,711	197,398
Total funds at 31 March 2021	14	142,169	4,697	146,866	157,711

The Charity has no recognised gains or losses other than the results for the year as set out above.

All activities of the Charity are classed as continuing.

The notes on page 15 to 23 form part of these financial statements.
See note 20 for fund-accounting comparative figures

BRISTOL CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2021****Company number: 02684649**

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	10	<u>30,482</u>	<u>30,278</u>
		30,482	30,278
Current assets			
Debtors	11	68,067	84,909
Cash at bank and in hand		91,329	76,410
		<u>159,396</u>	<u>161,319</u>
Liabilities			
Creditors: amounts falling due within one year	12	<u>(43,012)</u>	<u>(33,886)</u>
Net current assets		<u>116,384</u>	<u>127,433</u>
Net assets		<u>146,866</u>	<u>157,711</u>
Funds			
Unrestricted funds	15	142,169	126,529
Restricted funds	15	4,697	31,182
Total funds		<u>146,866</u>	<u>157,711</u>

These financial statements have been prepared in accordance with the special provisions under Part 15 of the Companies Act 2006 relating to small companies.

These financial statements were approved by the board of Trustees on 15 March 2022 and are signed on their behalf by:

.....
Lois Thorn
Chair

.....
John Mockridge
Treasurer

The notes on page 15 to 23 form part of these financial statements.

BRISTOL CITIZENS ADVICE BUREAU**CASH FLOW STATEMENT****YEAR ENDED 31 MARCH 2021**

	Note	2021 £	2020 £
Net cash inflow from operating activities	16	22,853	(65,147)
Non operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(7,967)	(21,397)
Investment income		33	40
		<u>(7,934)</u>	<u>(21,357)</u>
Net cash inflow/(outflow) for the year	17	<u>14,919</u>	<u>(86,504)</u>

Cash restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on page 15 to 23 form part of these financial statements.

BRISTOL CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1 Accounting policies

Accounting convention

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with Financial Reporting Standard FRS102, the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting Charities Act 2011, the Financial Reporting Standard 102 (FRS102) and the requirements of the Charities Statement of Recommended Practice based thereon.

The Charity is a public benefit entity as defined under FRS102. The Trustees consider that there are no material uncertainties affecting the ability of the Charity to continue as a going concern.

Income

All income becoming available to the Charity in the year is recognised in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Income is deferred only when the Charity has to fulfil conditions before becoming entitled to it and where the donor has specified that the income is to be spent in a future period.

Donations and legacies includes income generated from gifts, donations and legacies and grants and is included in full in the SoFA when receivable. Grants where entitlement is not conditional on the delivery of specific performance by the Charity are recognised when the Charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the Charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

Grants receivable are accounted for on a receivable basis and allocated to the appropriate fund.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred, The Charity is not registered for VAT. Expenditure includes all VAT which cannot be recovered, and is reported as part of the expenditure to which it related to.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Charitable activities

Expenditure on charitable activities comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. There is one functional activity of the Charity which is the giving of free and confidential advice and information to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them.

Governance costs which are included within charitable activities include all those costs associated with meeting the constitutional and statutory requirements of the Charity and include the audit fee and costs linked to the strategic management of the Charity.

Support costs

Support costs include the costs of staff for the general support of the office. These have been allocated to activity cost categories on a basis consistent with the use of resources e.g. staff costs by time spent.

BRISTOL CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

1 Accounting policies (*continued*)

Tangible fixed assets and depreciation

Tangible fixed assets other than freehold land are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life, as follows:

Fixtures, fittings & equipment - 10% and 33% straight line

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any discounts due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any discounts due.

Financial instruments

The Charity only has financial assets and liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measure at their settlement value with the exception of loans which are subsequently measured at the carrying value plus accrued interest less repayments. The financing charge to expenditure is at a consistent rate using the effective interest method.

Pensions

The Charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the Charity and are independently administered. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Funds

Unrestricted funds can be used in accordance with the charitable objects at the discretion of the Trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

2 Income from: Donations and legacies

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Donations and gifts	56,648	-	56,648	46,418
	<u>56,648</u>	<u>-</u>	<u>56,648</u>	<u>46,418</u>

Donations and legacies in the prior year were all unrestricted.

BRISTOL CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Provision of Advice and Information			
Bristol City Council	146,210	-	146,210
Help to claim	-	141,316	141,316
ASK US	-	31,077	31,077
Macmillan	-	170,814	170,814
MAS SW (F2F)	-	187,012	187,012
Smaller grants	130,351	-	130,351
	<u>276,561</u>	<u>530,219</u>	<u>806,780</u>

Prior year comparative

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Provision of Advice and Information			
Bristol City Council	146,120	-	146,120
Help to claim	-	135,282	135,282
ASK US	-	27,419	27,419
Macmillan	-	170,488	170,488
MAS SW (F2F)	-	149,253	149,253
Smaller grants	118,726	527	119,253
	<u>264,846</u>	<u>482,969</u>	<u>747,815</u>

4 Expenditure on: Raising funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Cost of donation applications	-	-	-	2,849
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,849</u>

Expenditure from raising funds in the prior year was all unrestricted.

5 Expenditure on: Charitable activities

	Direct costs £	Support costs £ (Note 6)	Total 2021 £
Provision of Advice and Information	729,437	144,869	874,306
	<u>729,437</u>	<u>144,869</u>	<u>874,306</u>
Prior year comparative			
	Direct costs £ (Restated)	Support costs £ (Restated) (Note 6)	Total 2020 £
Provision of advice and Information	702,039	129,072	831,111
	<u>702,039</u>	<u>129,072</u>	<u>831,111</u>

BRISTOL CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

6 Support costs

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Premises costs	29,141	38,708	67,849
General office expenses	21,330	48,860	70,190
Governance costs			
Audit fees	6,830	-	6,830
Trustee expenses	-	-	-
	<u>57,301</u>	<u>87,568</u>	<u>144,869</u>

Prior year comparative

	Unrestricted Funds	Restricted Funds	Total Funds 2020
	£	£	£
	(Restated)	(Restated)	(Restated)
Premises costs	19,640	35,288	54,928
General office expenses	21,676	47,130	68,806
Governance costs			
Audit fees	5,270	-	5,270
Trustee expenses	68	-	68
	<u>46,654</u>	<u>82,418</u>	<u>129,072</u>

7 Net income for the year

This is stated after charging:

	2021	2020
	£	£
Depreciation	7,763	4,994
Auditor's remuneration	6,830	5,270
Trustees' remuneration	-	-
Trustees' expenses (travel)	-	68
	<u>-</u>	<u>68</u>

8 Staff costs and numbers

The aggregate payroll costs were:

	2021	2020
	£	£
Wages & salaries	681,177	639,501
Social security costs	38,992	37,368
Pension contributions	18,993	18,306
Redundancy Costs	1,251	-
	<u>740,413</u>	<u>695,175</u>

No employee received emoluments of more than £60,000 (2020: Nil).

The senior management team includes the posts of Trustees, HR & Admin manager and Advice Services Manager.

BRISTOL CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2021

8 Staff costs and numbers (continued)

The aggregated payroll costs for the senior management team were:

	2021	2020
	£	£
Wages & salaries	89,485	87,731
Social security costs	8,712	8,535
Pension contributions	2,685	2,632
	<u>100,882</u>	<u>98,898</u>

The average weekly number of employees (headcount) during the year were 45 (2020: 42).

9 Taxation

The Charity is exempt from corporation tax on its charitable activities.

10 Tangible fixed assets

	Fixtures, Fittings & Equipment	Total
	£	£
Cost		
At 1 April 2020	124,893	124,893
Additions	7,967	7,967
At 31 March 2021	<u>132,860</u>	<u>132,860</u>
Depreciation		
At 1 April 2020	94,615	94,615
Charge for the year	7,763	7,763
At 31 March 2021	<u>102,378</u>	<u>102,378</u>
Net book value		
At 31 March 2021	<u>30,482</u>	<u>30,482</u>
At 31 March 2020	<u>30,278</u>	<u>30,278</u>

11 Debtors

	2021	2020
	£	£
Trade debtors	9,781	23,304
Prepayments and accrued income	58,286	61,605
	<u>68,067</u>	<u>84,909</u>

BRISTOL CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

12 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	12,770	13,219
Social security and other taxes	17,375	15,560
Other creditors	-	531
Accruals and deferred income	12,867	4,576
	<u>43,012</u>	<u>33,886</u>

13 Pension and other post-retirement benefit commitments

Defined contribution

	2021	2020
	£	£
Contributions payable by the Charity for the year	<u>18,993</u>	<u>18,306</u>

14 Operating leases

	Equipment 2021	Land and Buildings 2021	Equipment 2020	Land and Buildings 2020
	£	£	£	£
Within 1 year	3,300	15,000	9,084	15,000
Within 2 and 5 years	7,975	56,250	11,275	60,000
Within more than 5 years	-	-	-	11,250
	<u>11,275</u>	<u>71,250</u>	<u>20,359</u>	<u>86,250</u>

14 Movement in funds

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
Restricted funds					
Money Advice Services	(58)	187,012	(187,576)	622	-
Macmillan	4,751	170,814	(170,814)	(4,751)	-
ASK Us!	2,177	31,077	(28,557)	-	4,697
Help to Claim	24,054	141,316	(151,144)	(14,226)	-
Other	258	-	-	(258)	-
	<u>31,182</u>	<u>530,219</u>	<u>(538,091)</u>	<u>(18,613)</u>	<u>4,697</u>
Unrestricted funds					
General funds	126,529	333,242	(336,215)	18,613	142,169
	<u>126,529</u>	<u>333,242</u>	<u>(336,215)</u>	<u>18,613</u>	<u>142,169</u>
Total funds	<u>157,711</u>	<u>863,461</u>	<u>(874,306)</u>	<u>-</u>	<u>146,866</u>

BRISTOL CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

14 Movement in funds

Prior year comparative	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
Restricted funds					
Money Advice Services	3,279	149,253	(181,615)	29,025	(58)
Macmillan	2,183	170,488	(167,920)	-	4,751
ASK Us!	2,796	27,419	(28,038)	-	2,177
Help to Claim	57,648	135,282	(159,367)	(9,509)	24,054
Other	200	527	(469)	-	258
	<u>66,106</u>	<u>482,969</u>	<u>(537,409)</u>	<u>19,516</u>	<u>31,182</u>
Unrestricted funds					
General funds	131,292	311,304	(296,551)	(19,516)	126,529
	<u>131,292</u>	<u>311,304</u>	<u>(296,551)</u>	<u>(19,516)</u>	<u>126,529</u>
Total funds	<u>197,398</u>	<u>794,273</u>	<u>(833,960)</u>	<u>-</u>	<u>157,711</u>

Money Advice Services

This fund represents funds received as part of a multi-agency contract in the city led by Talking Money a Bristol based debt advice agency. Money Advice Service (now renamed as MAPS - The Money and Pension Service) is a government organisation that funds not for profit debt advice. This advice is subject to FCA regulation and work to stringent quality standards. All staff working on the project are required to have passed professional qualifications administered by the institute of Money Advisers. The service is available to the public in the usual way.

ASK Us!

This funds represents funds received towards an advice service for young people funded by the Big Lottery and delivered in partnership with Avon and Bristol Law Centre and 1625 Independent People. Funds included above are BCAB only.

Macmillan

Macmillan Cancer Support are funding a Benefits Support Service for the Bristol CAB so that a personal advice service may be provided to people with cancer in Avon.

Help to Claim

This funds represents funds received to provide support for Universal Credit claimants from the point of application for their first payment. It is delivered nationally by Local Citizens Advice, funded by a grant from National Citizens Advice on behalf of DWP.

15 Analysis of net assets between funds

	Tangible fixed assets £	Other net assets £	Total £
Restricted funds	-	4,697	4,697
Unrestricted funds			
General funds	30,482	111,687	142,169
	<u>30,482</u>	<u>116,384</u>	<u>146,866</u>

BRISTOL CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

15 Analysis of net assets between funds

Prior year comparative	Tangible fixed assets £	Other net assets £	Total £
Restricted funds	-	31,182	31,182
Unrestricted funds			
General funds	30,278	96,251	126,529
	<u>30,278</u>	<u>127,433</u>	<u>157,711</u>

16 Reconciliation of net movement in funds to net cash inflow from operating activities

	2021 £	2020 £
Statement of Financial Activities: Net movement in funds	(10,845)	(39,687)
Adjustments for:		
Investment income	(33)	(40)
Depreciation	7,763	4,994
Decrease/ (increase) in debtors	16,842	(46,560)
Increase/ (decrease) in creditors	9,126	16,146
Net cash (outflow)/inflow from operating activities	<u>22,853</u>	<u>(65,147)</u>

17 Analysis of changes in cash during the year

	2021 £	2020 £	Change £
Cash at bank and in hand	<u>91,329</u>	<u>76,410</u>	<u>14,919</u>
	2020 £	2019 £	Change £
Cash at bank and in hand	<u>76,410</u>	<u>162,914</u>	<u>(86,504)</u>

18 Company limited by guarantee

Bristol Citizens Advice Bureau is a company limited by guarantee and as such has no share capital. In the event of the company being wound up, the liability of the members is limited to £1 each.

19 Related party transactions

There are no transactions with Trustees or other related parties other than those disclosed as required by the SORP elsewhere in the financial statements.

BRISTOL CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

20 Statement of Financial Activities prior year comparative

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Income from:			
Donations and legacies	46,418	-	46,418
Charitable activities	264,846	482,969	747,815
Investments income	40	-	40
Total income	311,304	482,969	794,273
Expenditure on:			
Raising funds	2,849	-	2,849
Charitable activities	293,702	537,409	831,111
Total expenditure	296,551	537,409	833,960
Net income/ (expenditure) for the year	14,753	(54,440)	(39,687)
Transfers between funds	(19,516)	19,516	-
Net movement in funds	(4,763)	(34,924)	(39,687)
Total funds at 1 April 2019	131,292	66,106	197,398
Total funds at 31 March 2020	126,529	31,182	157,711